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Fill in this information to identify your case:		
United States Bankruptcy Court for the:		
NORTHERN DISTRICT OF ILLINOIS, EASTERN DIVISION	_	
Case number (if known)	_ Chapter you are filing under:	
	Chapter 7	
	☐ Chapter 11	
	☐ Chapter 12	
	☐ Chapter 13	Check if this an amended filing

Official Form 101

Voluntary Petition for Individuals Filing for Bankruptcy

12/15

The bankruptcy forms use you and Debtor 1 to refer to a debtor filing alone. A married couple may file a bankruptcy case together—called a *joint case*—and in joint cases, these forms use you to ask for information from both debtors. For example, if a form asks, "Do you own a car," the answer would be yes if either debtor owns a car. When information is needed about the spouses separately, the form uses *Debtor 1* and *Debtor 2* to distinguish between them. In joint cases, one of the spouses must report information as *Debtor 1* and the other as *Debtor 2*. The same person must be *Debtor 1* in all of the forms.

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Par	t 1: Identify Yourself		
		About Debtor 1:	About Debtor 2 (Spouse Only in a Joint Case):
1.	Your full name		
	Write the name that is on	Delores	George
p e li	your government-issued picture identification (for example, your driver's	First name	First name
	license or passport).	Middle name	Middle name
	Bring your picture	Stokes	Stokes
	identification to your meeting with the trustee.	Last name and Suffix (Sr., Jr., II, III)	Last name and Suffix (Sr., Jr., II, III)
2.	All other names you have used in the last 8 years		
	Include your married or maiden names.		
3.	Only the last 4 digits of your Social Security number or federal Individual Taxpayer Identification number (ITIN)	xxx-xx-1570	xxx-xx-8987

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Debtor 1 Delores Stokes
Debtor 2 George Stokes

Case number (if known)

	About Debtor 1:	About Debtor 2 (Spouse Only in a Joint Case):				
Any business names and Employer Identification Numbers (EIN) you have used in the last 8 years	■ I have not used any business name or EINs.	■ I have not used any business name or EINs.				
Include trade names and doing business as names	Business name(s)	Business name(s)				
	EINs	EINs				
Where you live	538 E Thornwood Dr.	If Debtor 2 lives at a different address:				
	Number, Street, City, State & ZIP Code	Number, Street, City, State & ZIP Code				
	Kane	County				
	If your mailing address is different from the one above, fill it in here. Note that the court will send any notices to you at this mailing address.	If Debtor 2's mailing address is different from yours, fill it in here. Note that the court will send any notices to this mailing address.				
	Number, P.O. Box, Street, City, State & ZIP Code	Number, P.O. Box, Street, City, State & ZIP Code				
Why you are choosing this district to file for bankruptcy	Check one: Over the last 180 days before filing this petition, I have lived in this district longer than in any other district. I have another reason. Explain. (See 28 U.S.C. § 1408.)	Check one: Over the last 180 days before filing this petition, I have lived in this district longer than in any other district. I have another reason. Explain. (See 28 U.S.C. § 1408.)				
	Employer Identification Numbers (EIN) you have used in the last 8 years Include trade names and doing business as names Where you live Why you are choosing this district to file for	Any business names and Employer Identification Numbers (EIN) you have used in the last 8 years Include trade names and doing business as names Business name(s) Business name(s) Business name(s) EINs Where you live 538 E Thornwood Dr. South Elgin, IL 60177 Number, Street, City, State & ZIP Code Kane County If your mailing address is different from the one above, fill it in here. Note that the court will send any notices to you at this mailing address. Number, P.O. Box, Street, City, State & ZIP Code Why you are choosing this district to file for bankruptcy Check one: Over the last 180 days before filling this petition, I have lived in this district longer than in any other district. I have another reason.				

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	tor 1 tor 2	Delores Stokes George Stokes					Case number (if known)	
Part	2:	Tell the Court About \	Your Bank	ruptcy Ca	ase			
7.		chapter of the				of each, see <i>Notice Required b</i>	by 11 U.S.C. § 342(b) for Individuals Filiate box.	ling for Bankruptcy
		choosing to file under	■ Chapt	,,	, 3	7.0		
			☐ Chapt					
			☐ Chapt					
			☐ Chapt					
			_ 0ap	.00				
8.	How	you will pay the fee	abo ord	out how yo	ou may pay. Typ attorney is sub	pically, if you are paying the fee	eck with the clerk's office in your local yourself, you may pay with cash, cash ehalf, your attorney may pay with a cre	ier's check, or money
						stallments. If you choose this op ts (Official Form 103A).	otion, sign and attach the Application for	or Individuals to Pay
			☐ I re	equest that is not reco	at my fee be wa juired to, waive ur family size a	aived (You may request this opt your fee, and may do so only if nd you are unable to pay the fee	tion only if you are filing for Chapter 7. your income is less than 150% of the o e in installments). If you choose this op fficial Form 103B) and file it with your p	official poverty line that tion, you must fill out
	Have you filed for							
9.	bankruptcy within the	No.						
	last 8	3 years?	☐ Yes.					
				District	-	When	Case number	
				District District		When When	Case number Case number	
				DISTRICT		vviieii	Case number	
10.		any bankruptcy s pending or being	■ No					
	filed not f you,	by a spouse who is iling this case with or by a business ner, or by an	☐ Yes.					
				Debtor			Relationship to you	
				District		When	Case number, if known	1
				Debtor		When	Relationship to you Case number, if known	
				District		vvnen	Case number, il knowl	
11.		ou rent your lence?	■ No.	Go to	line 12.			
	16210	ICHUC !	☐ Yes.	Has yo	our landlord obt	ained an eviction judgment agai	inst you and do you want to stay in you	r residence?
					No. Go to line	12.		
					Yes. Fill out Ir bankruptcy pe		n Judgment Against You (Form 101A)	and file it with this

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Deb	otor 2 George Stokes			Case number (if known)	
Par	Report About Any Bu	ısinesses	You Own as a Sole Propri	etor	
	•				
12.	Are you a sole proprietor of any full- or part-time business?	■ No.	Go to Part 4.		
		☐ Yes.	Name and location of bo	usiness	
	A sole proprietorship is a				
	business you operate as an individual, and is not a separate legal entity such as a corporation, partnership, or LLC.		Name of business, if an		
	If you have more than one sole proprietorship, use a		Number, Street, City, St	ate & ZIP Code	
	separate sheet and attach it to this petition.		Check the appropriate t	pox to describe your business:	
	·		• • •	siness (as defined in 11 U.S.C. § 101(27A))	
			☐ Single Asset Re	al Estate (as defined in 11 U.S.C. § 101(51B))	
			☐ Stockbroker (as	defined in 11 U.S.C. § 101(53A))	
			☐ Commodity Brol	xer (as defined in 11 U.S.C. § 101(6))	
			☐ None of the abo	ve	
13.	Are you filing under Chapter 11 of the Bankruptcy Code and are you a small business debtor?	deadline operation	e filing under Chapter 11, the court must know whether you are a small business debtor so that it can set appropriate s. If you indicate that you are a small business debtor, you must attach your most recent balance sheet, statement of his, cash-flow statement, and federal income tax return or if any of these documents do not exist, follow the procedure s.C. 1116(1)(B).		
	For a definition of <i>small</i>	■ No.	I am not filing under Cha	apter 11.	
	business debtor, see 11 U.S.C. § 101(51D).	□ No.	I am filing under Chapte Code.	er 11, but I am NOT a small business debtor according to the definition in the Bankruptcy	
		☐ Yes.	I am filing under Chapte	er 11 and I am a small business debtor according to the definition in the Bankruptcy Code.	
Par	t 4: Report if You Own or	Have Any	/ Hazardous Property or A	ny Property That Needs Immediate Attention	
14.	Do you own or have any	■ No.			
	property that poses or is alleged to pose a threat	☐ Yes.			
	of imminent and identifiable hazard to	□ res.	What is the hazard?		
	public health or safety? Or do you own any				
	property that needs immediate attention?		If immediate attention is needed, why is it needed?		
	minieulale attention?				
	For example, do you own perishable goods, or livestock that must be fed, or a building that needs urgent repairs?		Where is the property?		
	argoni ropans:			Number, Street, City, State & Zip Code	

Debtor 1 Delores Stokes

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Debtor 1 Delores Stokes

Debtor 2 George Stokes Case number (if known)

Part 5: Exp

Explain Your Efforts to Receive a Briefing About Credit Counseling

Tell the court whether you have received a briefing about credit counseling.

The law requires that you receive a briefing about credit counseling before you file for bankruptcy. You must truthfully check one of the following choices. If you cannot do so, you are not eligible to file.

If you file anyway, the court can dismiss your case, you will lose whatever filing fee you paid, and your creditors can begin collection activities again.

About Debtor 1:

You must check one:

I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, and I received a certificate of completion.

Attach a copy of the certificate and the payment plan, if any, that you developed with the agency.

I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, but I do not have a certificate of completion.

Within 14 days after you file this bankruptcy petition, you MUST file a copy of the certificate and payment plan, if any.

I certify that I asked for credit counseling services from an approved agency, but was unable to obtain those services during the 7 days after I made my request, and exigent circumstances merit a 30-day temporary waiver of the requirement.

To ask for a 30-day temporary waiver of the requirement, attach a separate sheet explaining what efforts you made to obtain the briefing, why you were unable to obtain it before you filed for bankruptcy, and what exigent circumstances required you to file this case.

Your case may be dismissed if the court is dissatisfied with your reasons for not receiving a briefing before you filed for bankruptcy. If the court is satisfied with your reasons, you must still receive a briefing within 30 days after you file. You must file a certificate from the approved agency, along with a copy of the payment plan you developed, if any. If you do not do so, your case may be dismissed.

Any extension of the 30-day deadline is granted only for cause and is limited to a maximum of 15 days.

☐ I am not required to receive a briefing about credit counseling because of:

☐ Incapacity.

I have a mental illness or a mental deficiency that makes me incapable of realizing or making rational decisions about finances.

Disability.

My physical disability causes me to be unable to participate in a briefing in person, by phone, or through the internet, even after I reasonably tried to do so.

☐ Active duty.

I am currently on active military duty in a military combat zone.

If you believe you are not required to receive a briefing about credit counseling, you must file a motion for waiver credit counseling with the court.

About Debtor 2 (Spouse Only in a Joint Case):

You must check one:

I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, and I received a certificate of completion.

Attach a copy of the certificate and the payment plan, if any, that you developed with the agency.

☐ I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, but I do not have a certificate of completion.

Within 14 days after you file this bankruptcy petition, you MUST file a copy of the certificate and payment plan, if any.

□ I certify that I asked for credit counseling services from an approved agency, but was unable to obtain those services during the 7 days after I made my request, and exigent circumstances merit a 30-day temporary waiver of the requirement.

To ask for a 30-day temporary waiver of the requirement, attach a separate sheet explaining what efforts you made to obtain the briefing, why you were unable to obtain it before you filed for bankruptcy, and what exigent circumstances required you to file this case.

Your case may be dismissed if the court is dissatisfied with your reasons for not receiving a briefing before you filed for bankruptcy.

If the court is satisfied with your reasons, you must still receive a briefing within 30 days after you file. You must file a certificate from the approved agency, along with a copy of the payment plan you developed, if any. If you do not do so, your case may be dismissed.

Any extension of the 30-day deadline is granted only for cause and is limited to a maximum of 15 days.

I am not required to receive a briefing about credit
counseling because of:

☐ Incapacity.

I have a mental illness or a mental deficiency that makes me incapable of realizing or making rational decisions about finances.

☐ Disability.

My physical disability causes me to be unable to participate in a briefing in person, by phone, or through the internet, even after I reasonably tried to do so.

☐ Active duty.

I am currently on active military duty in a military combat zone

If you believe you are not required to receive a briefing about credit counseling, you must file a motion for waiver of credit counseling with the court. Case 16-26685 Doc 1 Filed 08/19/16 Entered 08/19/16 13:28:07 Desc Main Document Page 6 of 74

Deb	otor 2 George Stokes				Case nu	ımber (if known)		
Par	t 6: Answer These Questi	ons for R	eporting Purposes					
16.	What kind of debts do you have?	16a.	Are your debts primarily consur individual primarily for a personal,			defined in 11 U	J.S.C. § 101(8) as "incurred by an	
			☐ No. Go to line 16b.					
			Yes. Go to line 17.					
		16b.	Are your debts primarily business debts? Business debts are debts that you incurred to obtain money for a business or investment or through the operation of the business or investment.					
			☐ No. Go to line 16c.					
			☐ Yes. Go to line 17.					
		16c.	State the type of debts you owe th	at are not consume	s debts are debts that you incurred to obtain eration of the business or investment. r debts or business debts r any exempt property is excluded and administrative expenses secured creditors? 25,001-50,000			
17.	Are you filing under Chapter 7?	□ No.	I am not filing under Chapter 7. Go	o to line 18.				
	Do you estimate that after any exempt property is excluded and	■ Yes.	I am filing under Chapter 7. Do you estimate that after any exempt property is excluded and administrative expenses are paid that funds will be available to distribute to unsecured creditors?					
	administrative expenses are paid that funds will		No					
	be available for distribution to unsecured creditors?		Yes					
18.	How many Creditors do	1 -49		1 ,000-5,000		□ 25	5,001-50,000	
	you estimate that you owe?	50-99		☐ 5001-10,000				
		☐ 100-1 ☐ 200-9		□ 10,001-25,000		⊔ Mi	☐ More than100,000	
19.	How much do you	□ \$0 - \$	50,000	□ \$1,000,001 - \$	10 million	□ \$5	500,000,001 - \$1 billion	
	estimate your assets to be worth?		01 - \$100,000	□ \$10,000,001 - \$50 million				
			001 - \$500,000 001 - \$1 million	□ \$50,000,001 - □ \$100,000,001				
20.	How much do you	□ \$0 - \$	50,000	□ \$1,000,001 - \$	10 million	□ \$5	500,000,001 - \$1 billion	
	estimate your liabilities to be?		001 - \$100,000	□ \$10,000,001 - \$50 million				
		■ \$100,001 - \$500,000 □ \$500,001 - \$1 million		□ \$50,000,001 - \$100 million □ \$100,000,001 - \$500 million				
Par	17: Sign Below							
For	you	I have ex	amined this petition, and I declare u	under penalty of per	jury that the in	nformation provi	ided is true and correct.	
			rney represents me and I did not pa tt, I have obtained and read the noti				ey to help me fill out this	
I request relief in accordance with the chapter of title 11, United States Code, specified in this petition. I understand making a false statement, concealing property, or obtaining money or property by fraud in connection of bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1 and 3571.					s petition.			
		/s/ Delo	res Stokes					
			s Stokes e of Debtor 1					
		Executed	August 19, 2016 MM / DD / YYYY	E	xecuted on	August 19, 2		

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		Document	Page 7 of 74				
Debtor 1 Debtor 2	Delores Stokes George Stokes		Case number (if known)				
•	attorney, if you are ted by one	under Chapter 7, 11, 12, or 13 of title 11, Unit	ed States Code, and have e	informed the debtor(s) about eligibility to proceed explained the relief available under each chapter debtor(s) the notice required by 11 U.S.C. § 342(b)			
•	not represented by ey, you do not need s page.	, ,		vledge after an inquiry that the information in the			
		/s/ Stephen J. Costello	Date	August 19, 2016			
		Signature of Attorney for Debtor		MM / DD / YYYY			
		Stephen J. Costello					
		Costello & Costello					
		19 N. Western Ave. (RT 31) Carpentersville, IL 60110					
		Number, Street, City, State & ZIP Code					

Email address

steve@costellolaw.com

Contact phone **847-428-4544**

6187315Bar number & State

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		DOCUM	<u>-ni Pane 8 ni 74</u>	
Fill in this infor	mation to identify your	case:		
Debtor 1	Delores Stokes			
	First Name	Middle Name	Last Name	
Debtor 2	George Stokes			
(Spouse if, filing)	First Name	Middle Name	Last Name	
United States Ba	ankruptcy Court for the:	NORTHERN DISTRICT	OF ILLINOIS, EASTERN DIVISION	ON
Case number				
(if known)				Check if this amended fili

Official Form 106Sum

Summary of Your Assets and Liabilities and Certain Statistical Information

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Fill out all of your schedules first; then complete the information on this form. If you are filing amended schedules after you file your original forms, you must fill out a new Summary and check the box at the top of this page.

		Your a Value of	ssets of what you own
1.	Schedule A/B: Property (Official Form 106A/B) 1a. Copy line 55, Total real estate, from Schedule A/B	\$	296,000.00
	1b. Copy line 62, Total personal property, from Schedule A/B	\$	8,500.00
	1c. Copy line 63, Total of all property on Schedule A/B	\$	304,500.00
Pa	t 2: Summarize Your Liabilities		
			abilities it you owe
2.	Schedule D: Creditors Who Have Claims Secured by Property (Official Form 106D) 2a. Copy the total you listed in Column A, Amount of claim, at the bottom of the last page of Part 1 of Schedule D	\$	234,320.00
3.	Schedule E/F: Creditors Who Have Unsecured Claims (Official Form 106E/F) 3a. Copy the total claims from Part 1 (priority unsecured claims) from line 6e of Schedule E/F	\$	0.00
	3b. Copy the total claims from Part 2 (nonpriority unsecured claims) from line 6j of Schedule E/F	\$	130,499.80
	Your total liabilities	\$	364,819.80
Pai	t 3: Summarize Your Income and Expenses		
1 .	Schedule I: Your Income (Official Form 106I) Copy your combined monthly income from line 12 of Schedule I	\$	4,807.97
5.	Schedule J: Your Expenses (Official Form 106J) Copy your monthly expenses from line 22c of Schedule J	\$	5,412.0
Pa:	4: Answer These Questions for Administrative and Statistical Records		
ò.	Are you filing for bankruptcy under Chapters 7, 11, or 13? No. You have nothing to report on this part of the form. Check this box and submit this form to the court with you	ır other sc	hedules.
7 .	■ Yes What kind of debt do you have?		

Your debts are not primarily consumer debts. You have nothing to report on this part of the form. Check this box and submit this form to

the court with your other schedules.

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		Document	Page 9 of 74	
Debtor 1	Delores Stokes		3	
Debtor 2	George Stokes		Case number (if known)	

8.	From the Statement of Your Current Monthly Income: Copy your total current monthly income from Official Form 122A-1 Line 11; OR, Form 122B Line 11; OR, Form 122C-1 Line 14.	\$	898.50
		1 -	

9. Copy the following special categories of claims from Part 4, line 6 of Schedule E/F:

	Tota	al claim
From Part 4 on Schedule E/F, copy the following:		
9a. Domestic support obligations (Copy line 6a.)	\$_	0.00
9b. Taxes and certain other debts you owe the government. (Copy line 6b.)	\$_	0.00
9c. Claims for death or personal injury while you were intoxicated. (Copy line 6c.)	\$_	0.00
9d. Student loans. (Copy line 6f.)	\$_	0.00
9e. Obligations arising out of a separation agreement or divorce that you did not report as priority claims. (Copy line 6g.)	\$_	0.00
9f. Debts to pension or profit-sharing plans, and other similar debts. (Copy line 6h.)	+\$_	0.00
9g. Total. Add lines 9a through 9f.	\$	0.00

	Cas	se 16-26685	5 Doc 1		08/19/16 ument	Entered 08/19/1	6 13:28:07	Desc	Main
FIII	in this informa	ation to identify	your case and t						
Deb	otor 1	Delores Stok		le Name		Last Name			
	otor 2 use, if filing)	George Stok		le Name		Last Name			
Unit	ted States Banl	kruptcy Court for	the: NORTHER	RN DISTI	RICT OF ILLIN	IOIS, EASTERN DIVISION			
Cas	se number					-			Check if this is an amended filing
_		m 106A/B A/B: Pr	-						12/15
hink nfori Answ	it fits best. Be mation. If more wer every questi	as complete and a space is needed, a on.	accurate as possib attach a separate s	ole. If two sheet to th	married people iis form. On the	n asset fits in more than one are filing together, both are a top of any additional pages, on or Have an Interest In	equally responsible	e for suppl	ying correct
	No. Go to Part 2	2.		,	,g,	land, or similar property?			
1.1	520 F Th a	nused Dr		What	is the property	? Check all that apply			
	Street address, if	nwood Dr. available, or other des	cription	. =	Single-family h Duplex or mult Condominium	i-unit building	the amount of any	secured cla	or exemptions. Put aims on Schedule D: Secured by Property.
	South Elgin	n IL State	60177-0000 ZIP Code	. 0	Land Investment pro	or mobile home	Current value of entire property? \$296,00	р	current value of the ortion you own?
				Who	Timeshare Other has an interest Debtor 1 only	in the property? Check one		ple, tenanc	ownership interest y by the entireties, or
	Kane			_ 🗆	Debtor 2 only				
	County					the debtors and another bu wish to add about this iten	(see instruction		nity property

2. Add the dollar value of the portion you own for all of your entries from Part 1, including any entries for pages you have attached for Part 1. Write that number here.....=>

\$296,000.00

Part 2: Describe Your Vehicles

Do you own, lease, or have legal or equitable interest in any vehicles, whether they are registered or not? Include any vehicles you own that someone else drives. If you lease a vehicle, also report it on Schedule G: Executory Contracts and Unexpired Leases.

Official Form 106A/B Schedule A/B: Property page 1

Case 16-26685 Doc 1 Filed 08/19/16 Entered 08/19/16 13:28:07 Desc Main Document Page 11 of 74 Debtor 1 **Delores Stokes** Debtor 2 **George Stokes** Case number (if known) 3. Cars, vans, trucks, tractors, sport utility vehicles, motorcycles □ No Yes Do not deduct secured claims or exemptions. Put Jeep 3 1 Make: Who has an interest in the property? Check one the amount of any secured claims on Schedule D: Cherokee Debtor 1 only Model: Creditors Who Have Claims Secured by Property. 2000 Year: Debtor 2 only Current value of the Current value of the 204000 Approximate mileage: Debtor 1 and Debtor 2 only entire property? portion you own? Other information: ☐ At least one of the debtors and another Location: 538 E Thornwood Dr., \$1,500.00 \$1,500.00 South Elgin IL 60177 ☐ Check if this is community property (see instructions) Do not deduct secured claims or exemptions. Put Cadillac 3.2 Make: Who has an interest in the property? Check one the amount of any secured claims on Schedule D: STS Debtor 1 only Model Creditors Who Have Claims Secured by Property. 2006 Year: Debtor 2 only Current value of the Current value of the 75000 Approximate mileage: Debtor 1 and Debtor 2 only entire property? portion you own? Other information: ☐ At least one of the debtors and another \$5,000.00 \$5,000.00 ☐ Check if this is community property (see instructions) 4. Watercraft, aircraft, motor homes, ATVs and other recreational vehicles, other vehicles, and accessories Examples: Boats, trailers, motors, personal watercraft, fishing vessels, snowmobiles, motorcycle accessories ■ No ☐ Yes 5 Add the dollar value of the portion you own for all of your entries from Part 2, including any entries for \$6,500.00 pages you have attached for Part 2. Write that number here......=> Part 3: Describe Your Personal and Household Items Do you own or have any legal or equitable interest in any of the following items? Current value of the portion you own? Do not deduct secured claims or exemptions. 6. Household goods and furnishings Examples: Major appliances, furniture, linens, china, kitchenware □ No Yes. Describe..... Furniture, Furnishings and Supplies \$1,000.00 7. Electronics Examples: Televisions and radios; audio, video, stereo, and digital equipment; computers, printers, scanners; music collections; electronic devices

including cell phones, cameras, media players, games

□ No

Yes. Describe.....

Television, misc electronics

8. Collectibles of value

Examples: Antiques and figurines; paintings, prints, or other artwork; books, pictures, or other art objects; stamp, coin, or baseball card collections; other collections, memorabilia, collectibles

■ No

\$200.00

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Debtor 1 Debtor 2	Delores Stokes George Stokes	Case number (if known)	
☐ Yes	Describe		
Examp	nent for sports and hobbies les: Sports, photographic, exercise, and musical instruments Describe	l other hobby equipment; bicycles, pool tables, golf clubs, skis; canoes	and kayaks; carpentry tools;
■ No	ms ples: Pistols, rifles, shotguns, ammunition Describe	on, and related equipment	
☐ No	es ples: Everyday clothes, furs, leather coa Describe	ats, designer wear, shoes, accessories	
	Necessary Weari	ng Apparel	\$200.00
□ No		v, engagement rings, wedding rings, heirloom jewelry, watches, gems,	gold, silver
	Misc costume Je	wlery	\$100.00
Exam No □ Yes 14. Any o ■ No	arm animals ples: Dogs, cats, birds, horses Describe ther personal and household items your give specific information	ou did not already list, including any health aids you did not list	
		from Part 3, including any entries for pages you have attached	\$1,500.00
	escribe Your Financial Assets wn or have any legal or equitable inte	erest in any of the following?	Current value of the portion you own? Do not deduct secured claims or exemptions.
■ No	ples: Money you have in your wallet, in	your home, in a safe deposit box, and on hand when you file your petit	ion
		ial accounts; certificates of deposit; shares in credit unions, brokerage ecounts with the same institution, list each.	houses, and other similar
		Institution name:	
	17.1.	Checking, savings at Chase	\$500.00

Official Form 106A/B Schedule A/B: Property

page 3

Case 16-26685 Doc 1 Filed 08/19/16 Entered 08/19/16 13:28:07 Desc Main Page 13 of 74 Document **Delores Stokes** Debtor 1 Debtor 2 **George Stokes** Case number (if known) 18. Bonds, mutual funds, or publicly traded stocks Examples: Bond funds, investment accounts with brokerage firms, money market accounts No Institution or issuer name: ☐ Yes..... 19. Non-publicly traded stock and interests in incorporated and unincorporated businesses, including an interest in an LLC, partnership, and joint venture No ☐ Yes. Give specific information about them..... Name of entity: % of ownership: 20. Government and corporate bonds and other negotiable and non-negotiable instruments Negotiable instruments include personal checks, cashiers' checks, promissory notes, and money orders. Non-negotiable instruments are those you cannot transfer to someone by signing or delivering them. ■ No ☐ Yes. Give specific information about them Issuer name: 21. Retirement or pension accounts Examples: Interests in IRA, ERISA, Keogh, 401(k), 403(b), thrift savings accounts, or other pension or profit-sharing plans □ No Yes. List each account separately. Type of account: Institution name: Unknown pension pension 22. Security deposits and prepayments Your share of all unused deposits you have made so that you may continue service or use from a company Examples: Agreements with landlords, prepaid rent, public utilities (electric, gas, water), telecommunications companies, or others ■ No Institution name or individual: ☐ Yes. 23. Annuities (A contract for a periodic payment of money to you, either for life or for a number of years) ■ No ☐ Yes..... Issuer name and description. 24. Interests in an education IRA, in an account in a qualified ABLE program, or under a qualified state tuition program. 26 U.S.C. §§ 530(b)(1), 529A(b), and 529(b)(1). ■ No Institution name and description. Separately file the records of any interests.11 U.S.C. § 521(c): ☐ Yes..... 25. Trusts, equitable or future interests in property (other than anything listed in line 1), and rights or powers exercisable for your benefit ☐ Yes. Give specific information about them... 26. Patents, copyrights, trademarks, trade secrets, and other intellectual property Examples: Internet domain names, websites, proceeds from royalties and licensing agreements ■ No ☐ Yes. Give specific information about them... 27. Licenses, franchises, and other general intangibles Examples: Building permits, exclusive licenses, cooperative association holdings, liquor licenses, professional licenses

☐ Yes. Give specific information about them...

Money or property owed to you?

Current value of the portion you own? Do not deduct secured claims or exemptions.

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Debtor Debtor		Delores Stokes George Stokes		Document	Case number (if known)	
	No	unds owed to you	bout them, inc	cluding whether you alrea	ady filed the returns and the tax years	
Ex ■ N	kamp No	support les: Past due or lump sum Give specific information		usal support, child suppo	ort, maintenance, divorce settlement, property	settlement
Ex ■ N	kamp No	imounts someone owes y les: Unpaid wages, disabili benefits; unpaid loans Give specific information	ity insurance p		efits, sick pay, vacation pay, workers' compe	nsation, Social Security
_Ex	amp	ts in insurance policies les: Health, disability, or life	e insurance; h	nealth savings account (F	HSA); credit, homeowner's, or renter's insurar	nce
■ N		Name the insurance compa Com	any of each po pany name:	olicy and list its value.	Beneficiary:	Surrender or refund value:
If y soil ■ N	you a meo No	erest in property that is care the beneficiary of a living the has died. Give specific information	due you from ng trust, expec	someone who has die t proceeds from a life ins	d surance policy, or are currently entitled to rec	eive property because
Ex ■ N	≀amp No	against third parties, wholes: Accidents, employments			t or made a demand for payment to sue	
	No	contingent and unliquidat	ed claims of	every nature, including	g counterclaims of the debtor and rights to	set off claims
	No.	ancial assets you did not	t already list			
		he dollar value of all of your tall of your			ny entries for pages you have attached	\$500.00
Part 5:	Des	scribe Any Business-Related	Property You	Own or Have an Interest I	n. List any real estate in Part 1.	
■ No	o. Go	own or have any legal or equi to Part 6. o to line 38.	itable interest i	in any business-related pr	operty?	
Part 6:		scribe Any Farm- and Commo ou own or have an interest in fa			n or Have an Interest In.	
=	No.	own or have any legal or Go to Part 7. Go to line 47.	r equitable in	terest in any farm- or c	ommercial fishing-related property?	

Part 7: Describe All Property You Own or Have an Interest in That You Did Not List Above

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Deb	tor 2 George Stokes		Case number (if known)	
	Oo you have other property of any kind you did not already list? Examples: Season tickets, country club membership			
	No			
	Yes. Give specific information			
54.	Add the dollar value of all of your entries from Part 7. Write that	number here		\$0.00
Part	8: List the Totals of Each Part of this Form			
55.	Part 1: Total real estate, line 2			\$296,000.00
56.	Part 2: Total vehicles, line 5	\$6,500.00		
57.	Part 3: Total personal and household items, line 15	\$1,500.00		
58.	Part 4: Total financial assets, line 36	\$500.00		
59.	Part 5: Total business-related property, line 45	\$0.00		
60.	Part 6: Total farm- and fishing-related property, line 52	\$0.00		
61.	Part 7: Total other property not listed, line 54 +	\$0.00		
62.	Total personal property. Add lines 56 through 61	\$8,500.00	Copy personal property to	stal \$8,500.00
63.	Total of all property on Schedule A/B. Add line 55 + line 62			\$304,500.00

Official Form 106A/B Schedule A/B: Property page 6

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		17(7(.1)1111	Faut 10 01 14		
Fill in this infor	mation to identify your	case:			
Debtor 1	Delores Stokes				
	First Name	Middle Name	Last Name		
Debtor 2	George Stokes				
(Spouse if, filing)	First Name	Middle Name	Last Name		
United States Ba	ankruptcy Court for the:	NORTHERN DISTRICT	OF ILLINOIS, EASTERN DIVI	SION	
Case number					
(if known)					☐ Check if this is an amended filing

Official Form 106C

Schedule C: The Property You Claim as Exempt

4/16

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Using the property you listed on *Schedule A/B: Property* (Official Form 106A/B) as your source, list the property that you claim as exempt. If more space is needed, fill out and attach to this page as many copies of *Part 2: Additional Page* as necessary. On the top of any additional pages, write your name and case number (if known).

For each item of property you claim as exempt, you must specify the amount of the exemption you claim. One way of doing so is to state a specific dollar amount as exempt. Alternatively, you may claim the full fair market value of the property being exempted up to the amount of any applicable statutory limit. Some exemptions—such as those for health aids, rights to receive certain benefits, and tax-exempt retirement funds—may be unlimited in dollar amount. However, if you claim an exemption of 100% of fair market value under a law that limits the exemption to a particular dollar amount and the value of the property is determined to exceed that amount, your exemption would be limited to the applicable statutory amount.

Part 1:	Identify t	he Pro	perty You	Claim a	as Exem	pt
---------	------------	--------	-----------	---------	---------	----

1.	Which set of exemptio	ns are you claiming	? Check one only,	even if your s	pouse is filing with you.
----	-----------------------	---------------------	-------------------	----------------	---------------------------

- You are claiming state and federal nonbankruptcy exemptions. 11 U.S.C. § 522(b)(3)
- ☐ You are claiming federal exemptions. 11 U.S.C. § 522(b)(2)

2. For any property you list on Schedule A/B that you claim as exempt, fill in the information below.

Current value of the portion you own	Amo	ount of the exemption you claim	Specific laws that allow exemption
Copy the value from Schedule A/B	Che	eck only one box for each exemption.	
\$296,000.00	•	\$30,000.00	735 ILCS 5/12-901
		100% of fair market value, up to any applicable statutory limit	
\$1,500.00		\$1,500.00	735 ILCS 5/12-1001(b)
		100% of fair market value, up to any applicable statutory limit	
\$5,000.00		\$4,800.00	735 ILCS 5/12-1001(c)
		100% of fair market value, up to any applicable statutory limit	
\$5,000.00		\$200.00	735 ILCS 5/12-1001(b)
		100% of fair market value, up to any applicable statutory limit	
\$1,000.00		\$1,000.00	735 ILCS 5/12-1001(b)
		100% of fair market value, up to any applicable statutory limit	
	\$1,500.00 \$5,000.00	\$1,500.00 \$1,000.00	\$296,000.00 \$1,500.00 \$1,500.00 \$1,00% of fair market value, up to any applicable statutory limit \$5,000.00 \$1,00% of fair market value, up to any applicable statutory limit \$5,000.00 \$1,00% of fair market value, up to any applicable statutory limit \$5,000.00 \$1,00% of fair market value, up to any applicable statutory limit \$1,000.00 \$1,000.00 \$1,000.00 \$1,000.00 \$1,000.00 \$1,000.00

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Delores Stokes

George Stokes Case number (if known) Debtor 2 Brief description of the property and line on Current value of the Amount of the exemption you claim Specific laws that allow exemption Schedule A/B that lists this property portion you own Copy the value from Check only one box for each exemption. Schedule A/B Television, misc electronics 735 ILCS 5/12-1001(b) \$200.00 \$200.00 Line from Schedule A/B: 7.1 100% of fair market value, up to any applicable statutory limit **Necessary Wearing Apparel** 735 ILCS 5/12-1001(a) \$200.00 \$200.00 Line from Schedule A/B: 11.1 100% of fair market value, up to any applicable statutory limit Misc costume Jewlery 735 ILCS 5/12-1001(b) \$100.00 \$100.00 Line from Schedule A/B: 12.1 100% of fair market value, up to any applicable statutory limit Checking, savings at Chase 735 ILCS 5/12-1001(b) \$500.00 \$500.00 Line from Schedule A/B: 17.1 100% of fair market value, up to any applicable statutory limit pension: pension 735 ILCS 5/12-1006 Unknown Unknown Line from Schedule A/B: 21.1 100% of fair market value, up to any applicable statutory limit 3. Are you claiming a homestead exemption of more than \$160,375? (Subject to adjustment on 4/01/19 and every 3 years after that for cases filed on or after the date of adjustment.) Yes. Did you acquire the property covered by the exemption within 1,215 days before you filed this case? No Yes

Debtor 1

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Fill in this informa	ation to identify you	ır case:			
Debtor 1	Delores Stokes				
	First Name	Middle Name Last Name		-	
Debtor 2	George Stokes				
(Spouse if, filing)	First Name	Middle Name Last Name			
United States Bank	cruptcy Court for the	NORTHERN DISTRICT OF ILLINOIS, EAS	TERN DIVISION		
Casa numbar					
Case number				☐ Check	if this is an
,				_	led filing
~ · · · -	1005				
Official Form					
Schedule [D: Creditors	Who Have Claims Secure	d by Propert	У	12/15
		If two married people are filing together, both are e out, number the entries, and attach it to this form. O			
•	ave claims secured by	v vour property?			
_ `	•	his form to the court with your other schedules. \	∕ou have nothing else t	o report on this form	
_		•	Tou have nothing else t	o report on this form.	
	all of the information	below.			
Part 1: List All	Secured Claims		Column A	Column B	Column C
		more than one secured claim, list the creditor separatel a particular claim, list the other creditors in Part 2. As	y Amount of claim	Value of collateral	Unsecured
		cal order according to the creditor's name.	Do not deduct the	that supports this	portion
2.1 Chase Mtg		Describe the property that accuracy the claims	value of collateral.	claim	If any
2.1 Chase Mtg Creditor's Name		Describe the property that secures the claim: 538 E Thornwood Dr. South Elgin, IL	\$173,486.00	\$296,000.00	\$0.00
		60177 Kane County			
Po Box 246	96	As of the date you file, the claim is: Check all that			
Columbus,		apply. □ Contingent			
Number, Street, C	City, State & Zip Code	☐ Unliquidated			
		☐ Disputed			
Who owes the deb	t? Check one.	Nature of lien. Check all that apply.			
Debtor 1 only		An agreement you made (such as mortgage or se	ecured		
■ Debtor 2 only		car loan)			
Debtor 1 and Deb	tor 2 only	☐ Statutory lien (such as tax lien, mechanic's lien)			
At least one of the		☐ Judgment lien from a lawsuit			
☐ Check if this clai community debt		Other (including a right to offset)			
community debi	•				
	Opened				
	3/01/11 Last Active				
Date debt was incur		Last 4 digits of account number 3754			
2.2 Jpm Chase	•	Describe the property that secures the claim:	\$60,834.00	\$296,000.00	\$0.00
Creditor's Name		538 E Thornwood Dr. South Elgin, IL			
		60177 Kane County			
D- D 040	206	As of the date you file, the claim is: Check all that			
Po Box 246 Columbus,		apply.			
	City, State & Zip Code	☐ Contingent			
number, Street, C	ny, State & ZIP Code	☐ Unliquidated ☐ Disputed			
Who owes the deb	t? Check one.	Nature of lien. Check all that apply.			
Debtor 1 only		☐ An agreement you made (such as mortgage or se	ecured		
Debtor 2 only		car loan)			
■ Debtor 1 and Deb	tor 2 only	☐ Statutory lien (such as tax lien, mechanic's lien)			

☐ Judgment lien from a lawsuit

☐ At least one of the debtors and another

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Debtor 1	Delores Stokes				Case number (if know)	
	First Name	Middle Na	ame Last Nan	ne		
Debtor 2	George St	okes				
	First Name	Middle Na	ame Last Nan	ne		
	if this claim re unity debt	lates to a	☐ Other (including a right to	offset)		
Date debt	was incurred	Opened 6/01/07 Last Active 2/24/16	Last 4 digits of acco	unt number <u>490</u> 2	2	
If this is		of your form, add	olumn A on this page. Write t the dollar value totals from al		\$234,320.00 \$234,320.00	

Part 2: List Others to Be Notified for a Debt That You Already Listed

Use this page only if you have others to be notified about your bankruptcy for a debt that you already listed in Part 1. For example, if a collection agency is trying to collect from you for a debt you owe to someone else, list the creditor in Part 1, and then list the collection agency here. Similarly, if you have more than one creditor for any of the debts that you listed in Part 1, list the additional creditors here. If you do not have additional persons to be notified for any debts in Part 1, do not fill out or submit this page.

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Fill in thi	s information to ident	tify your case:					
Debtor 1	Delores S	itokes					
	First Name		le Name	Last Name			
Debtor 2	George S						
(Spouse if, fi	ling) First Name	Midd	le Name	Last Name			
United St	ates Bankruptcy Court	for the: NORTHE	RN DISTRICT OF ILL	INOIS, EAST	TERN DIVISION		
Case nur	nher						
(if known)							heck if this is an
						a	mended filing
Ott: -: - I	E 400E/E						
	Form 106E/F			Ola!			40/45
	ule E/F: Credit				Part 2 for creditors with NC		12/15
Schedule (Schedule I left. Attach name and	E: Executory Contracts a D: Creditors Who Have C the Continuation Page t case number (if known).	and Unexpired Leases claims Secured by Pro to this page. If you ha	(Official Form 106G). Do perty. If more space is n we no information to rep	o not include eeded, copy t	contracts on Schedule A/B any creditors with partially the Part you need, fill it out do not file that Part. On the	y secured claims t, number the ent	that are listed in tries in the boxes on the
Part 1:	List All of Your PRIC						
	y creditors have priority	unsecured claims ag	ainst you?				
_	. Go to Part 2.						
☐ Ye							
Part 2:	List All of Your NON	IPRIORITY Unsecu	red Claims				
3. Do an	y creditors have nonprio	ority unsecured claims	s against you?				
□ No	. You have nothing to repo	ort in this part. Submit t	his form to the court with y	our other sche	edules.		
■ Ye	s.						
unsec	ured claim, list the creditor ne creditor holds a particu	r separately for each cla	aim. For each claim listed,	identify what t	b holds each claim. If a crec ype of claim it is. Do not list three nonpriority unsecured	claims already inc	luded in Part 1. If more
							Total claim
4.1	BC Denitstry & Ort	thodontics	Last 4 digits of acco	ount number	0134		\$143.00
	onpriority Creditor's Name	e	When wee the debt	:	2046		
_	essica 0 W Hillcrest Blvd :	#212	When was the debt	incurred?	2016		-
	chaumburg, IL 601						
	umber Street City State Z	•	As of the date you fi	ile, the claim i	s: Check all that apply		
	/ho incurred the debt? C	Check one.					
	Debtor 1 only		☐ Contingent				
_	Debtor 2 only		☐ Unliquidated				
	Debtor 1 and Debtor 2 of	only	☐ Disputed				
	At least one of the debto		Type of NONPRIORI	TY unsecured	I claim:		
	Check if this claim is f	or a community	Student loans				
	ebt s the claim subject to off	set?	□ Obligations arising report as priority clain		ration agreement or divorce	that you did not	
	No				g plans, and other similar de	ebts	
	⊒ Yes		Other. Specify	=	<u>.</u>		
	- 162		Utner. Specify	701 ¥1063			-

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Debtor Debtor	Delores Stokes George Stokes		Case number (if know)	
4.2	AMCA (Medical)	Last 4 digits of account number	3610	\$567.00
	Nonpriority Creditor's Name PO Box 1235 Elmsford, NY 10523-0935	When was the debt incurred?	2014	
-	Number Street City State Zlp Code Who incurred the debt? Check one.	As of the date you file, the claim	is: Check all that apply	
	☐ Debtor 1 only ☐ Debtor 2 only	Contingent		
	■ Debtor 1 and Debtor 2 only	☐ Unliquidated☐ Disputed		
	☐ At least one of the debtors and another ☐ Check if this claim is for a community debt Is the claim subject to offset?	Type of NONPRIORITY unsecure ☐ Student loans ☐ Obligations arising out of a separeport as priority claims	d claim: aration agreement or divorce that you did not	
	No	Debts to pension or profit-sharing	ng plans, and other similar debts	
	Yes	Other. Specify collections		
4.3	AMCA/Amer Medical Collection Agency	Last 4 digits of account number	3610	\$567.00
	Nonpriority Creditor's Name 4 Westchester Plaza Suite 110	When was the debt incurred?		
-	Elmsford, NY 10523 Number Street City State Zlp Code Who incurred the debt? Check one.	As of the date you file, the claim	is: Check all that apply	
	■ Debtor 1 only	☐ Contingent		
	☐ Debtor 2 only	☐ Unliquidated		
	☐ Debtor 1 and Debtor 2 only	☐ Disputed		
	☐ At least one of the debtors and another	Type of NONPRIORITY unsecure	d claim:	
	☐ Check if this claim is for a community	☐ Student loans		
	debt Is the claim subject to offset?	Obligations arising out of a separeport as priority claims	aration agreement or divorce that you did not	
	■ No	Debts to pension or profit-sharing	ng plans, and other similar debts	
	Yes	■ Other. Specify Med1 02 La	aboratory Corp Of America	
4.4	American Express Nonpriority Creditor's Name	Last 4 digits of account number	2003	\$1,030.46
	Box 0001	When was the debt incurred?	2015	
-	Los Angeles, Ca 90096-0001 Number Street City State Zlp Code	As of the date you file, the claim	is: Check all that apply	
	Who incurred the debt? Check one.	As of the date you me, the dam	в. Спеск ан так арргу	
	■ Debtor 1 only	☐ Contingent		
	☐ Debtor 2 only	☐ Unliquidated		
	☐ Debtor 1 and Debtor 2 only	☐ Disputed		
	☐ At least one of the debtors and another	Type of NONPRIORITY unsecure	d claim:	
	☐ Check if this claim is for a community	☐ Student loans		
	debt Is the claim subject to offset?	☐ Obligations arising out of a separeport as priority claims	aration agreement or divorce that you did not	
	■ No	Debts to pension or profit-sharing	ng plans, and other similar debts	
	Yes	Other. Specify credit card	purchases	

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Debtor 2	Delores Stokes George Stokes		Case number (if know)	
4.5	American Medical Collection Agency	Last 4 digits of account number	8852	\$567.00
	Nonpriority Creditor's Name 4 Westchester Plaza Suite 110 Elmsford, NY 10523	When was the debt incurred?	2014	
-	Number Street City State Zlp Code Who incurred the debt? Check one.	As of the date you file, the claim	is: Check all that apply	
	■ Debtor 1 only □ Debtor 2 only	☐ Contingent☐ Unliquidated		
	☐ Debtor 1 and Debtor 2 only ☐ At least one of the debtors and another	☐ Disputed Type of NONPRIORITY unsecured ☐ Student loans	d claim:	
	☐ Check if this claim is for a community debt Is the claim subject to offset?	_	aration agreement or divorce that you did not	
	■ No □ Yes	☐ Debts to pension or profit-sharin ☐ Other. Specify medical se		
4.6	American Medical Collection Agency	Last 4 digits of account number	3610	\$567.00
	Nonpriority Creditor's Name 4 Westchester Plaza Suite 110 Elmsford, NY 10523	When was the debt incurred?	2014	
	Number Street City State Zlp Code Who incurred the debt? Check one.	As of the date you file, the claim	is: Check all that apply	
	Debtor 1 only	☐ Contingent		
	☐ Debtor 2 only	☐ Unliquidated		
	Debtor 1 and Debtor 2 only	☐ Disputed		
	☐ At least one of the debtors and another	Type of NONPRIORITY unsecured	d claim:	
	Check if this claim is for a community debt		aration agreement or divorce that you did not	
	Is the claim subject to offset? ■ No	report as priority claims Debts to pension or profit-sharin	a plane, and other similar debte	
	■ No □ Yes	Other. Specify collections		
	Amex	Last 4 digits of account number	6503	\$919.00
	Nonpriority Creditor's Name Correspondence Po Box 981540 El Paso, TX 79998	When was the debt incurred?	Opened 7/01/84 Last Active 4/14/16	
_	Number Street City State Zlp Code Who incurred the debt? Check one.	As of the date you file, the claim	is: Check all that apply	
	Debtor 1 only	☐ Contingent		
	Debtor 2 only	☐ Unliquidated		
	☐ Debtor 1 and Debtor 2 only	☐ Disputed		
	\square At least one of the debtors and another	Type of NONPRIORITY unsecured	d claim:	
	☐ Check if this claim is for a community debt	• • • • •	aration agreement or divorce that you did not	
	Is the claim subject to offset?	report as priority claims		
	■ No	Debts to pension or profit-sharin		
	Yes	■ Other. Specify Credit Card	I	

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Debtor	2 George Stokes	Case number (if know)		
4.8	AT & T Mobility	Last 4 digits of account number	0441	\$383.66
	Nonpriority Creditor's Name PO Box 6416	When was the debt incurred?	2015	
	Carol Stream, IL 60197-6416			
	Number Street City State Zlp Code	As of the date you file, the claim i	s: Check all that apply	
	Who incurred the debt? Check one.			
	Debtor 1 only	☐ Contingent		
	Debtor 2 only	☐ Unliquidated		
	☐ Debtor 1 and Debtor 2 only	☐ Disputed		
	☐ At least one of the debtors and another	Type of NONPRIORITY unsecured	d claim:	
	☐ Check if this claim is for a community	☐ Student loans		
	debt		ration agreement or divorce that you did not	
	Is the claim subject to offset?	report as priority claims		
	No	Debts to pension or profit-sharin	g plans, and other similar debts	
	Yes	Other. Specify Services		
4.9	AT&T	Last 4 digits of account number	3409	\$173.78
	Nonpriority Creditor's Name	_		
	P.O. Box 5080 Carol Stream, IL 60197-5080	When was the debt incurred?	2016	
	Number Street City State Zlp Code	As of the date you file, the claim i	s: Check all that apply	
	Who incurred the debt? Check one.			
	Debtor 1 only	☐ Contingent		
	☐ Debtor 2 only	☐ Unliquidated		
	■ Debtor 1 and Debtor 2 only	Disputed		
	☐ At least one of the debtors and another	Type of NONPRIORITY unsecured	d claim:	
	☐ Check if this claim is for a community	☐ Student loans		
	debt	Obligations arising out of a sepa	ration agreement or divorce that you did not	
	Is the claim subject to offset?	report as priority claims		
	■ No	Debts to pension or profit-sharin	g plans, and other similar debts	
	Yes	■ Other. Specify Services		
4.1	Athletic and Therapeutic Inst	Last 4 digits of account number	6059	\$638.69
0	Nonpriority Creditor's Name			• • • • • • • • • • • • • • • • • • • •
	4947 Paysphere Circle	When was the debt incurred?	2013	
	Chicago, IL 60674 Number Street City State Zlp Code	As of the date you file, the claim i	s: Chock all that apply	
	Who incurred the debt? Check one.	As of the date you me, the claim	S. Check all that apply	
	☐ Debtor 1 only	☐ Contingent		
	Debtor 2 only			
	_	☐ Unliquidated		
	Debtor 1 and Debtor 2 only	☐ Disputed Type of NONPRIORITY unsecured	d claim:	
	At least one of the debtors and another	Student loans		
	☐ Check if this claim is for a community debt		ration agreement or divorce that you did not	
	Is the claim subject to offset?	report as priority claims	ration agreement or divolce that you did 110t	
	■ No	Debts to pension or profit-sharin	g plans, and other similar debts	
	□Yes	Other. Specify medical		
	· 	- Other. Specify		

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	Delores Stokes George Stokes		Case number (if know)	
	ATI Physical Therapy	Last 4 digits of account number	6059	\$300.23
	Nonpriority Creditor's Name PO Box 371863 Pittsburgh, PA 15250	When was the debt incurred?	2013	
	Number Street City State ZIp Code Who incurred the debt? Check one.	As of the date you file, the claim	s: Check all that apply	
	Debtor 1 only	☐ Contingent		
	Debtor 2 only	☐ Unliquidated		
	■ Debtor 1 and Debtor 2 only	☐ Disputed		
	At least one of the debtors and another	Type of NONPRIORITY unsecured	d claim:	
	\square Check if this claim is for a community	☐ Student loans		
	debt Is the claim subject to offset?	☐ Obligations arising out of a separeport as priority claims	ration agreement or divorce that you did not	
	■ No	Debts to pension or profit-sharing	g plans, and other similar debts	
	Yes	Other. Specify medical		
- 1	Barclaycard	Last 4 digits of account number	7100	\$1,345.14
	Nonpriority Creditor's Name PO BOX 60517 City of Industry, CA 91716	When was the debt incurred?	2014	
_	Number Street City State Zlp Code Who incurred the debt? Check one.	As of the date you file, the claim	s: Check all that apply	
	Debtor 1 only	☐ Contingent		
	Debtor 2 only	☐ Unliquidated		
	Debtor 1 and Debtor 2 only	☐ Disputed		
	☐ At least one of the debtors and another	Type of NONPRIORITY unsecured	d claim:	
	☐ Check if this claim is for a community	☐ Student loans		
	debt Is the claim subject to offset?	Obligations arising out of a separeport as priority claims	ration agreement or divorce that you did not	
	■ No	Debts to pension or profit-sharing	g plans, and other similar debts	
	Yes	Other. Specify purchases		
<u> </u>	Barclays Bank Delaware Nonpriority Creditor's Name	Last 4 digits of account number	7100	\$1,775.00
	Po Box 8801 Wilmington, DE 19899	When was the debt incurred?	Opened 11/03/12 Last Active 12/15/14	
_	Number Street City State Zlp Code Who incurred the debt? Check one.	As of the date you file, the claim	s: Check all that apply	
	Debtor 1 only	☐ Contingent		
	■ Debtor 2 only	☐ Unliquidated		
	Debtor 1 and Debtor 2 only	☐ Disputed		
	☐ At least one of the debtors and another	Type of NONPRIORITY unsecured	d claim:	
	☐ Check if this claim is for a community	☐ Student loans		
	debt Is the claim subject to offset?	☐ Obligations arising out of a separeport as priority claims	ration agreement or divorce that you did not	
	■ No	Debts to pension or profit-sharing	g plans, and other similar debts	
	☐ Yes	Other. Specify Credit Card	<u> </u>	

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Debtor Debtor	Delores Stokes George Stokes		Case number (if know)	
4.1	CareCredit/Synchrony Bank	Last 4 digits of account number	7218	\$2,483.82
	Nonpriority Creditor's Name Po Box 960061 Orlando, FL 32896-0061	When was the debt incurred?	2015	
	Number Street City State Zlp Code Who incurred the debt? Check one.	As of the date you file, the claim i	is: Check all that apply	
	■ Debtor 1 only	☐ Contingent		
	Debtor 2 only	☐ Unliquidated		
	☐ Debtor 1 and Debtor 2 only	☐ Disputed		
	\square At least one of the debtors and another	Type of NONPRIORITY unsecured	d claim:	
	☐ Check if this claim is for a community	☐ Student loans		
	debt Is the claim subject to offset?	☐ Obligations arising out of a separeport as priority claims	ration agreement or divorce that you did not	
	■ No	Debts to pension or profit-sharing	g plans, and other similar debts	
	Yes	Other. Specify medical set	rvices	
4.1	Chase Card Services	Last 4 digits of account number	0456	\$1,066.00
	Nonpriority Creditor's Name Attn: Correspondence Dept Po Box 15298 Wilmington, DE 19850	When was the debt incurred?	Opened 3/01/08 Last Active 4/01/16	
	Number Street City State Zlp Code	As of the date you file, the claim i	s: Check all that apply	
	Who incurred the debt? Check one.			
	☐ Debtor 1 only	☐ Contingent		
	☐ Debtor 2 only	☐ Unliquidated		
	■ Debtor 1 and Debtor 2 only	☐ Disputed		
	\square At least one of the debtors and another	Type of NONPRIORITY unsecured	d claim:	
	☐ Check if this claim is for a community	☐ Student loans		
	debt Is the claim subject to offset?	☐ Obligations arising out of a separeport as priority claims	ration agreement or divorce that you did not	
	■ No	Debts to pension or profit-sharin	g plans, and other similar debts	
	Yes	Other. Specify Credit Card	<u> </u>	
4.1	Citi Bank	Last 4 digits of account number	3201	\$673.25
	Nonpriority Creditor's Name P O Box 790114	When was the debt incurred?	2015	
	St Louis, Mo. 63179-0114 Number Street City State Zlp Code Who incurred the debt? Check one.	As of the date you file, the claim i	is: Check all that apply	
	☐ Debtor 1 only	☐ Contingent		
	☐ Debtor 2 only	☐ Unliquidated		
	Debtor 1 and Debtor 2 only	•		
	☐ At least one of the debtors and another	☐ Disputed Type of NONPRIORITY unsecured	d claim:	
	_	☐ Student loans		
	☐ Check if this claim is for a community debt Is the claim subject to offset?		ration agreement or divorce that you did not	
	■ No	Debts to pension or profit-sharin	g plans, and other similar debts	
	☐ Yes	■ Other Specify credit card	purchases	

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Debtor 2	Delores Stokes George Stokes		Case number (if know)	
4.1	Citibank/The Home Depot	Last 4 digits of account number	8084	\$2,647.00
-	Nonpriority Creditor's Name Citicorp Credit Srvs/BK dept Po Box 790040 Saint Louis, MO 63179 Number Street City State Zlp Code Who incurred the debt? Check one.	When was the debt incurred? As of the date you file, the claim i	Opened 10/01/05 Last Active 12/07/13 is: Check all that apply	
	Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another Check if this claim is for a community debt Is the claim subject to offset? No Yes	☐ Contingent ☐ Unliquidated ☐ Disputed Type of NONPRIORITY unsecured ☐ Student loans ☐ Obligations arising out of a separeport as priority claims ☐ Debts to pension or profit-sharin ☐ Other. Specify Charge Acc	ration agreement or divorce that you did not g plans, and other similar debts	
0	Com Ed	Last 4 digits of account number	7069	\$1,317.93
-	Nonpriority Creditor's Name P O Box 6111 Carol Stream, II. 60197-6111 Number Street City State Zlp Code Who incurred the debt? Check one.	When was the debt incurred? As of the date you file, the claim i	2016 is: Check all that apply	
	□ Debtor 1 only □ Debtor 2 only ■ Debtor 1 and Debtor 2 only □ At least one of the debtors and another □ Check if this claim is for a community debt Is the claim subject to offset?	report as priority claims	ration agreement or divorce that you did not	
	■ No □ Yes	☐ Debts to pension or profit-sharin ☐ Other. Specify Services	g plans, and other similar debts	
	Comenity Bank Nonpriority Creditor's Name Attn BK Dept PO Box 182789	Last 4 digits of account number When was the debt incurred?	1937 2015	Unknown
-	Columbus, OH 43218 Number Street City State Zlp Code Who incurred the debt? Check one.	As of the date you file, the claim	is: Check all that apply	
	□ Debtor 1 only ■ Debtor 2 only □ Debtor 1 and Debtor 2 only □ At least one of the debtors and another □ Check if this claim is for a community debt Is the claim subject to offset? ■ No □ Yes	☐ Contingent ☐ Unliquidated ☐ Disputed Type of NONPRIORITY unsecured ☐ Student loans ☐ Obligations arising out of a separeport as priority claims ☐ Debts to pension or profit-sharin ☐ Other. Specify Charges	ration agreement or divorce that you did not	

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	or 2 George Stokes		Case number (if know)	
4.2	Credit Collection Services	Last 4 digits of account number	0790	\$567.00
	Nonpriority Creditor's Name 725 Canton Street Norwood, MA 02062	When was the debt incurred?	2016	
	Number Street City State Zlp Code Who incurred the debt? Check one.	As of the date you file, the claim	is: Check all that apply	
	☐ Debtor 1 only	☐ Contingent		
	☐ Debtor 2 only	☐ Unliquidated		
	■ Debtor 1 and Debtor 2 only	☐ Disputed		
	☐ At least one of the debtors and another	Type of NONPRIORITY unsecure	d claim:	
	☐ Check if this claim is for a community	☐ Student loans		
	debt Is the claim subject to offset?	☐ Obligations arising out of a separeport as priority claims	ration agreement or divorce that you did not	
	■ No	Debts to pension or profit-sharing	g plans, and other similar debts	
	Yes	Other. Specify for Lab Con	rp/collections	
4.2	D & A Services	Last 4 digits of account number	9750	\$2,457.90
	Nonpriority Creditor's Name 1400 E/ Touhy Ave	When was the debt incurred?	2015	
	Ste G2			
	Des Plaines, IL 60018			
	Number Street City State Zlp Code	As of the date you file, the claim	s: Check all that apply	
	Who incurred the debt? Check one.	_		
	Debtor 1 only	Contingent		
	Debtor 2 only	☐ Unliquidated		
	Debtor 1 and Debtor 2 only	☐ Disputed		
	☐ At least one of the debtors and another	Type of NONPRIORITY unsecure	d claim:	
	Check if this claim is for a community	Student loans		
	debt Is the claim subject to offset?		ration agreement or divorce that you did not	
	_	report as priority claims	a plane, and other similar debte	
	■ No	Debts to pension or profit-sharin		
	☐ Yes	Other. Specify collections		
4.2	Diversified Consultant	Last 4 digits of account number	1401	\$508.00
	Nonpriority Creditor's Name Dci	When was the debt incurred?	Opened 2/01/16	
	Po Box 551268		<u> </u>	
	Jacksonville, FL 32255	_		
	Number Street City State ZIp Code	As of the date you file, the claim	s: Check all that apply	
	Who incurred the debt? Check one.	_		
	Debtor 1 only	Contingent		
	Debtor 2 only	Unliquidated		
	Debtor 1 and Debtor 2 only	Disputed		
	\square At least one of the debtors and another	Type of NONPRIORITY unsecure	d claim:	
	☐ Check if this claim is for a community	☐ Student loans		
	debt Is the claim subject to offset?	 Obligations arising out of a separeport as priority claims 	ration agreement or divorce that you did not	
	No	Debts to pension or profit-sharing	a plans, and other similar debts	
	Yes	Other. Specify Collection	Attorney At I	

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Debtor Debtor	1 Delores Stokes 2 George Stokes		Case number (if know)	
4.2	Diversified Consultants	Last 4 digits of account number	2083	\$508.08
	Nonpriority Creditor's Name PO Box 551268 (ATT)	When was the debt incurred?	2015	
	Jacksonville, FL 32255-1268 Number Street City State Zlp Code Who incurred the debt? Check one.	As of the date you file, the claim	is: Check all that apply	
	☐ Debtor 1 only ☐ Debtor 2 only	☐ Contingent ☐ Unliquidated		
	■ Debtor 1 and Debtor 2 only □ At least one of the debtors and another □ Check if this claim is for a community	☐ Disputed Type of NONPRIORITY unsecure ☐ Student loans	d claim:	
	debt Is the claim subject to offset?	Obligations arising out of a separeport as priority claims	aration agreement or divorce that you did not	
	■ No	Debts to pension or profit-sharing	ng plans, and other similar debts	
	Yes	Other. Specify services		
4.2	ERC Nonpriority Creditor's Name	Last 4 digits of account number	2201	\$508.08
	PO BOX 1259 Dept 98696 Oaks, PA 19456	When was the debt incurred?	2015	
	Number Street City State Zlp Code Who incurred the debt? Check one.	As of the date you file, the claim	is: Check all that apply	
	■ Debtor 1 only □ Debtor 2 only	☐ Contingent ☐ Unliquidated		
	☐ Debtor 1 and Debtor 2 only ☐ At least one of the debtors and another	☐ Disputed Type of NONPRIORITY unsecure	d claim:	
	☐ Check if this claim is for a community debt Is the claim subject to offset?	Student loans	aration agreement or divorce that you did not	
	No	Debts to pension or profit-sharing	ng plans, and other similar debts	
	Yes	Other. Specify collections		
4.2	FC&A Nonpriority Creditor's Name	Last 4 digits of account number	0027	\$40.96
	103 Clover Green Peachtree City, GA 30269	When was the debt incurred?	2013	
	Number Street City State Zlp Code Who incurred the debt? Check one.	As of the date you file, the claim	is: Check all that apply	
	Debtor 1 only	☐ Contingent		
	Debtor 2 only	☐ Unliquidated		
	Debtor 1 and Debtor 2 only	Disputed	d alaim.	
	At least one of the debtors and another	Type of NONPRIORITY unsecured ☐ Student loans	a ciaim:	
	☐ Check if this claim is for a community debt Is the claim subject to offset?	_	aration agreement or divorce that you did not	
	■ No	Debts to pension or profit-sharing	ng plans, and other similar debts	
	□Yes	Other. Specify purchases		

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Debto	r 1 Delores Stokes r 2 George Stokes	Doddinent Tage 2	Case number (if know)		
			· ,		
4.2	Fitsem Inc	Last 4 digits of account number	MORRISAL EXIS	\$33.90	
	Nonpriority Creditor's Name Midwest Pediatric endocrinology PO BOX 6960	When was the debt incurred?	2015	•	
	Villa Park, IL 60181 Number Street City State Zlp Code Who incurred the debt? Check one.	As of the date you file, the claim	is: Check all that apply		
	Debtor 1 only	☐ Contingent			
	Debtor 2 only	☐ Unliquidated			
	☐ Debtor 1 and Debtor 2 only	☐ Disputed			
	☐ At least one of the debtors and another	Type of NONPRIORITY unsecured	d claim:		
	☐ Check if this claim is for a community	☐ Student loans			
	debt Is the claim subject to offset?	Obligations arising out of a separeport as priority claims	ration agreement or divorce that you did not		
	■ No	Debts to pension or profit-sharin	g plans, and other similar debts		
	Yes	Other. Specify medical set	rvices		
4.2	Fitsem Inc	Last 4 digits of account number	MORRISAL EXIS	\$3.90	
	Nonpriority Creditor's Name Midwest Pediatric endocrinology PO BOX 6960 Villa Park, IL 60181	When was the debt incurred?	2015		
	Number Street City State Zlp Code Who incurred the debt? Check one.	As of the date you file, the claim i	is: Check all that apply		
	Debtor 1 only	☐ Contingent			
	Debtor 2 only	☐ Unliquidated			
	☐ Debtor 1 and Debtor 2 only	☐ Disputed			
	☐ At least one of the debtors and another	Type of NONPRIORITY unsecured	d claim:		
	☐ Check if this claim is for a community	☐ Student loans			
	debt Is the claim subject to offset?	Obligations arising out of a separeport as priority claims	☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims		
	No	Debts to pension or profit-sharing	g plans, and other similar debts		
	Yes	Other. Specify medical set	rvices		
4.2	FMS Inc./Kohl's Nonpriority Creditor's Name	Last 4 digits of account number	3152	\$2,639.37	
	PO Box 707600 Tulsa, OK 74170-7600	When was the debt incurred?	2015		
	Number Street City State Zlp Code	As of the date you file, the claim i	s: Check all that apply		
	Who incurred the debt? Check one.				
	■ Debtor 1 only	☐ Contingent			
	☐ Debtor 2 only	☐ Unliquidated			
	☐ Debtor 1 and Debtor 2 only	☐ Disputed			
	\square At least one of the debtors and another	Type of NONPRIORITY unsecured	d claim:		
	☐ Check if this claim is for a community debt	☐ Student loans ☐ Obligations arising out of a sepa	ration agreement or divorce that you did not		
	Is the claim subject to offset?	report as priority claims	3		
	■ No	Debts to pension or profit-sharing	g plans, and other similar debts		
	Yes	Other. Specify purchases			

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George Stokes		Case number (if know)	
Gettingon	Last 4 digits of account number	7967	\$407.60
Nonpriority Creditor's Name 3250 Ridgewood Road South Elgin, IL 60177	When was the debt incurred?	2015	
Number Street City State Zlp Code Who incurred the debt? Check one.	As of the date you file, the claim is:	Check all that apply	
Debtor 1 only	☐ Contingent		
☐ Debtor 2 only	☐ Unliquidated		
☐ Debtor 1 and Debtor 2 only	☐ Disputed		
\square At least one of the debtors and another	Type of NONPRIORITY unsecured c	claim:	
☐ Check if this claim is for a community	☐ Student loans		
debt Is the claim subject to offset?	☐ Obligations arising out of a separat report as priority claims	tion agreement or divorce that you did not	
■ No	Debts to pension or profit-sharing p	plans, and other similar debts	
☐ Yes	Other. Specify purchases		
Gettingon Credit Account	Last 4 digits of account number	5074	\$428.19
Nonpriority Creditor's Name PO BOX 116 Newark, NJ 07101	When was the debt incurred?	2015	
Number Street City State Zlp Code Who incurred the debt? Check one.	As of the date you file, the claim is:	Check all that apply	
■ Debtor 1 only	☐ Contingent		
☐ Debtor 2 only	☐ Unliquidated		
☐ Debtor 1 and Debtor 2 only	☐ Disputed		
\square At least one of the debtors and another	Type of NONPRIORITY unsecured c	claim:	
Check if this claim is for a community	☐ Student loans		
debt Is the claim subject to offset?	 Obligations arising out of a separat report as priority claims 	tion agreement or divorce that you did not	
■ No	☐ Debts to pension or profit-sharing p	plans, and other similar debts	
Yes	Other. Specify purchases		
Global Credit Collection	Last 4 digits of account number	1019	\$555.24
Nonpriority Creditor's Name PO Box 129 Linden, MI 48451-0129	When was the debt incurred?	2015	
Number Street City State Zlp Code Who incurred the debt? Check one.	As of the date you file, the claim is:	Check all that apply	
■ Debtor 1 only	☐ Contingent		
Debtor 2 only	☐ Unliquidated		
☐ Debtor 1 and Debtor 2 only	☐ Disputed		
☐ At least one of the debtors and another	Type of NONPRIORITY unsecured c	claim:	
☐ Check if this claim is for a community	☐ Student loans		
debt Is the claim subject to offset?	☐ Obligations arising out of a separat report as priority claims	tion agreement or divorce that you did not	
■ No	Debts to pension or profit-sharing p	plans, and other similar debts	
□Yes	■ Other. Specify collections		

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Debto	r 2 George Stokes		Case number (if know)	
4.3	Home Depot Credit Service	Last 4 digits of account number	8084	\$2,133.14
	Nonpriority Creditor's Name Processing Center Des Moines, IA 50364	When was the debt incurred?	2014	
	Number Street City State Zlp Code Who incurred the debt? Check one.	As of the date you file, the claim i	s: Check all that apply	
	☐ Debtor 1 only	☐ Contingent		
	Debtor 2 only	☐ Unliquidated		
	■ Debtor 1 and Debtor 2 only	Disputed		
	☐ At least one of the debtors and another	Type of NONPRIORITY unsecured	d claim:	
	☐ Check if this claim is for a community	☐ Student loans		
	debt Is the claim subject to offset?	Obligations arising out of a sepa report as priority claims	ration agreement or divorce that you did not	
	■ No	Debts to pension or profit-sharin	g plans, and other similar debts	
	Yes	Other. Specify credit card	purchases	
4.3	Keynote Consulting	Last 4 digits of account number	0010	\$178.00
	Nonpriority Creditor's Name 220 West Campus Drive Suite 102	When was the debt incurred?	Opened 4/01/15	
	Arlington Heights, IL 60004 Number Street City State Zlp Code Who incurred the debt? Check one.	As of the date you file, the claim i	s: Check all that apply	
	■ Debtor 1 only	☐ Contingent		
	Debtor 2 only	☐ Unliquidated		
	Debtor 1 and Debtor 2 only	☐ Disputed		
	☐ At least one of the debtors and another	Type of NONPRIORITY unsecured	d claim:	
	☐ Check if this claim is for a community	☐ Student loans		
	debt Is the claim subject to offset?	Obligations arising out of a sepa report as priority claims	ration agreement or divorce that you did not	
	■ No	Debts to pension or profit-sharin	g plans, and other similar debts	
	Yes	■ Other. Specify Management	Attorney Merit Sleep nt Llc-Pr	
4.3	Keynote Consulting	Last 4 digits of account number	9644	\$156.00
	Nonpriority Creditor's Name 220 West Campus Drive Suite 102	When was the debt incurred?	Opened 4/01/15	
	Arlington Heights, IL 60004 Number Street City State Zlp Code	As of the date you file, the claim i	s: Check all that apply	
	Who incurred the debt? Check one.			
	■ Debtor 1 only	☐ Contingent		
	Debtor 2 only	☐ Unliquidated		
	☐ Debtor 1 and Debtor 2 only	☐ Disputed		
	\square At least one of the debtors and another	Type of NONPRIORITY unsecured	d claim:	
	☐ Check if this claim is for a community	Student loans		
	debt Is the claim subject to offset?	report as priority claims	ration agreement or divorce that you did not	
	No	Debts to pension or profit-sharin		
	□Yes	Collection A Other. Specify Managemen	Attorney Merit Sleep nt Llc-Dm	

Debtor 1 Delores Stokes

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2 George Stokes		Case number (if know)	
Keynote Consulting, INC	Last 4 digits of account number	9644	\$156.30
Nonpriority Creditor's Name 220 W. Campus Drive, Suite 102 Arlington Heights, IL 60004	When was the debt incurred?	2015	
Number Street City State Zlp Code Who incurred the debt? Check one.	As of the date you file, the claim	is: Check all that apply	
■ Debtor 1 only	☐ Contingent		
☐ Debtor 2 only	☐ Unliquidated		
☐ Debtor 1 and Debtor 2 only	☐ Disputed		
☐ At least one of the debtors and another	Type of NONPRIORITY unsecured	d claim:	
☐ Check if this claim is for a community	☐ Student loans		
debt Is the claim subject to offset?	Obligations arising out of a separeport as priority claims	aration agreement or divorce that you did not	
■ No	Debts to pension or profit-sharing	ng plans, and other similar debts	
Yes	Other. Specify collections		
Keynote Consulting, INC Nonpriority Creditor's Name	Last 4 digits of account number	0010	\$178.38
220 W. Campus Drive, Suite 102 Arlington Heights, IL 60004	When was the debt incurred?	2015	
Number Street City State Zlp Code	As of the date you file, the claim	is: Check all that apply	
Who incurred the debt? Check one.	_		
Debtor 1 only	Contingent		
Debtor 2 only	Unliquidated		
Debtor 1 and Debtor 2 only	Disputed		
At least one of the debtors and another	Type of NONPRIORITY unsecured	d claim:	
☐ Check if this claim is for a community debt Is the claim subject to offset?	☐ Student loans ☐ Obligations arising out of a separeport as priority claims	aration agreement or divorce that you did not	
No	Debts to pension or profit-sharin	ng plans, and other similar debts	
□ Yes	Other. Specify collections		
Kohls/Capital One	Last 4 digits of account number	4131	\$2,722.00
Nonpriority Creditor's Name Po Box 3120	When was the debt incurred?	Opened 12/01/06 Last Active 8/14/14	
Milwaukee, WI 53201 Number Street City State Zlp Code	As of the date you file, the claim	ie: Chock all that apply	
Who incurred the debt? Check one.	As of the date you me, the claim	в. Спеск ан шасарру	
■ Debtor 1 only	☐ Contingent		
Debtor 2 only	☐ Unliquidated		
Debtor 1 and Debtor 2 only	Disputed		
At least one of the debtors and another	Type of NONPRIORITY unsecured	d claim:	
☐ Check if this claim is for a community	Student loans		
debt Is the claim subject to offset?	Obligations arising out of a sepa report as priority claims	aration agreement or divorce that you did not	
■ No	Debts to pension or profit-sharing	ng plans, and other similar debts	
☐ Yes	Other Specify Charge Acc		
_ · ••	- Other Specify	-	

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	Delores Stokes George Stokes		Case number (if know)	
	LabCorp	Last 4 digits of account number	0621	\$13.00
ı	Nonpriority Creditor's Name PO Box 2240 Powling to a NO 07040 2040	When was the debt incurred?	2014	
1	Burlington, NC 27216-2240 Number Street City State Zlp Code Who incurred the debt? Check one.	As of the date you file, the claim is: Check all that apply		
	■ Debtor 1 only	☐ Contingent		
_	□ Debtor 2 only	☐ Unliquidated		
_	☐ Debtor 1 and Debtor 2 only	☐ Disputed		
_	☐ At least one of the debtors and another	Type of NONPRIORITY unsecured	d claim:	
	☐ Check if this claim is for a community	☐ Student loans		
(debt Is the claim subject to offset?	☐ Obligations arising out of a separeport as priority claims	ration agreement or divorce that you did not	
	■ No	☐ Debts to pension or profit-sharing plans, and other similar debts		
	☐ Yes	Other. Specify medical se	rvices	
٠ ١	Law Offices of Joel Cardis, LLC	Last 4 digits of account number	5583	\$203.06
2	Nonpriority Creditor's Name 2006 Swede Rd., Suite 100 Norristown, PA 19401	When was the debt incurred?	2015	
	Number Street City State Zlp Code	As of the date you file, the claim is: Check all that apply		
	Who incurred the debt? Check one.			
_	Debtor 1 only	Contingent		
_	Debtor 2 only	Unliquidated		
	Debtor 1 and Debtor 2 only	Disputed		
	At least one of the debtors and another	Type of NONPRIORITY unsecured claim:		
(☐ Check if this claim is for a community	☐ Student loans ☐ Obligations arising out of a sepa		
	ls the claim subject to offset? ■	report as priority claims	a plane, and other similar debte	
_	■ No □ Yes	☐ Debts to pension or profit-sharing plans, and other similar debts ☐ Other. Specify collections		
0	Malcolm S Gerald and Associates Inc	Last 4 digits of account number	0385	\$357.45
;	Nonpriority Creditor's Name 332 South Michigan Ave Ste 600 (St. Alexius Medical Center)	When was the debt incurred?	2015	
1	Chicago, IL 60604-4318 Number Street City State Zlp Code Who incurred the debt? Check one.	As of the date you file, the claim is: Check all that apply		
	■ Debtor 1 only	☐ Contingent		
_	Debtor 2 only	☐ Unliquidated		
_	Debtor 1 and Debtor 2 only	☐ Disputed		
	☐ At least one of the debtors and another	Type of NONPRIORITY unsecured claim:		
	☐ Check if this claim is for a community	☐ Student loans		
(debt Is the claim subject to offset?	Obligations arising out of a separeport as priority claims		
1	No	☐ Debts to pension or profit-sharing plans, and other similar debts		
I	□ Yes	■ Other. Specify collections		

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otor 2 George Stokes	Case number (if know)			
MCSH of Prairie Stone, LLC	Last 4 digits of account number 3195	\$178.38		
Nonpriority Creditor's Name (Merit Centers for Sleep Health) 1300 South Main St. South Elgin, IL 60177	When was the debt incurred? 2013			
Number Street City State Zlp Code Who incurred the debt? Check one.	As of the date you file, the claim is: Check all that apply			
Debtor 1 only	☐ Contingent			
Debtor 2 only	☐ Unliquidated			
■ Debtor 1 and Debtor 2 only	☐ Disputed			
☐ At least one of the debtors and another	Type of NONPRIORITY unsecured claim: ☐ Student loans ☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims			
☐ Check if this claim is for a community				
debt Is the claim subject to offset?				
■ No	\square Debts to pension or profit-sharing plans, and other similar debts			
Yes	Other. Specify medical			
Merchants Credit	Last 4 digits of account number 0187	\$182.00		
Nonpriority Creditor's Name 223 W Jackson Blvd Ste 700	When was the debt incurred? Opened 4/01/11			
Chicago, IL 60606				
Number Street City State Zlp Code	As of the date you file, the claim is: Check all that apply			
Who incurred the debt? Check one.				
☐ Debtor 1 only	☐ Contingent			
Debtor 2 only	☐ Unliquidated			
Debtor 1 and Debtor 2 only	☐ Disputed			
\square At least one of the debtors and another	Type of NONPRIORITY unsecured claim:			
☐ Check if this claim is for a community	☐ Student loans			
debt Is the claim subject to offset?	☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims			
■ No	Debts to pension or profit-sharing plans, and other similar debts			
Yes	Collection Attorney Sherman Group Practice Inc.			
Merchants Credit	Last 4 digits of account number 0211	\$115.00		
Nonpriority Creditor's Name 223 W Jackson Blvd	When was the debt incurred? Opened 1/01/10			
Ste 700	ороном полто			
Chicago, IL 60606	_			
Number Street City State Zlp Code	As of the date you file, the claim is: Check all that apply			
Who incurred the debt? Check one. ☐ Debtor 1 only				
<u> </u>	Contingent			
Debtor 2 only	☐ Unliquidated			
☐ Debtor 1 and Debtor 2 only	☐ Disputed Type of NONPRIORITY unsecured claim: ☐ Student loans ☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims			
At least one of the debtors and another				
☐ Check if this claim is for a community debt Is the claim subject to offset?				
■ No	☐ Debts to pension or profit-sharing plans, and other similar debts			
	_ Collection Attorney Sherman Group			
☐ Yes	Other. Specify Practice Inc.			

Debtor 1 Delores Stokes

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Debtor Debtor	Delores Stokes George Stokes	Case number (if know)			
4.4 4	Merchants Credit	Last 4 digits of account number	0210	\$58.00	
	Nonpriority Creditor's Name 223 W Jackson Blvd Ste 700 Chicago, IL 60606	When was the debt incurred?	Opened 1/01/10		
	Number Street City State Zlp Code Who incurred the debt? Check one.	As of the date you file, the claim is: Check all that apply			
	■ Debtor 1 only □ Debtor 2 only	☐ Contingent☐ Unliquidated			
	Debtor 1 and Debtor 2 only	☐ Disputed			
	_	Type of NONPRIORITY unsecured claim:			
	At least one of the debtors and another	☐ Student loans			
	☐ Check if this claim is for a community debt Is the claim subject to offset?	☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims			
	■ No	Debts to pension or profit-sharin	g plans, and other similar debts		
	☐ Yes	■ Other. Specify			
4.4	Midland Credit management Inc.	Last 4 digits of account number	3201	\$673.25	
	Nonpriority Creditor's Name 2365 Northside Drive, Suite 300 San Diego, CA 92108	When was the debt incurred?	2015		
	Number Street City State ZIp Code	As of the date you file, the claim i			
	Who incurred the debt? Check one.	_			
	Debtor 1 only	☐ Contingent			
	☐ Debtor 2 only	☐ Unliquidated			
	☐ Debtor 1 and Debtor 2 only	☐ Disputed			
	\square At least one of the debtors and another	Type of NONPRIORITY unsecured			
	☐ Check if this claim is for a community	☐ Student loans			
	debt Is the claim subject to offset?	report as priority claims	$\hfill \Box$ Obligations arising out of a separation agreement or divorce that you did not report as priority claims		
	No	☐ Debts to pension or profit-sharin	g plans, and other similar debts		
	Yes	Other. Specify charges			
4.4 6	Midland Funding Nonpriority Creditor's Name	Last 4 digits of account number	0349	\$673.00	
	2365 Northside Dr Suite 300	When was the debt incurred?	Opened 6/01/14		
	San Diego, CA 92108 Number Street City State Zlp Code Who incurred the debt? Check one.	As of the date you file, the claim is: Check all that apply			
	Debtor 1 only	☐ Contingent			
	■ Debtor 2 only	☐ Unliquidated			
	☐ Debtor 1 and Debtor 2 only	□ Disputed			
	☐ At least one of the debtors and another	Type of NONPRIORITY unsecured claim:			
	☐ Check if this claim is for a community	☐ Student loans			
	debt Is the claim subject to offset?	☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims			
	■ No	☐ Debts to pension or profit-sharing plans, and other similar debts			
	Yes	■ Other. Specify Factoring C			

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Debtor Debtor	Delores Stokes George Stokes		Case number (if know)	
4.4	Midland Funding	Last 4 digits of account number	2008	\$555.00
	Nonpriority Creditor's Name 2365 Northside Dr Suite 300 San Diego, CA 92108	When was the debt incurred?	Opened 10/01/15	
	Number Street City State Zlp Code Who incurred the debt? Check one.	As of the date you file, the claim is: Check all that apply		
	■ Debtor 1 only	☐ Contingent		
	☐ Debtor 2 only	☐ Unliquidated		
	☐ Debtor 1 and Debtor 2 only	☐ Disputed		
	☐ At least one of the debtors and another	Type of NONPRIORITY unsecure		
	☐ Check if this claim is for a community	☐ Student loans		
	debt Is the claim subject to offset?	$\hfill \Box$ Obligations arising out of a separation agreement or divorce that you did not report as priority claims		
	■ No	Debts to pension or profit-sharing	g plans, and other similar debts	
	☐ Yes	■ Other. Specify Factoring Company Account Synchrony Bank		
4.4	Millennium Financial Group of OK,	Last 4 digits of account number	5897	\$208.40
	Nonpriority Creditor's Name 3000 United Founders Blvd. Suite 219	When was the debt incurred?	2015	
	Oklahoma City, OK 73112 Number Street City State Zlp Code Who incurred the debt? Check one.	As of the date you file, the claim is: Check all that apply		
	■ Debtor 1 only	☐ Contingent		
	☐ Debtor 2 only	☐ Unliquidated		
	☐ Debtor 1 and Debtor 2 only	☐ Disputed		
	☐ At least one of the debtors and another	Type of NONPRIORITY unsecure	d claim:	
	☐ Check if this claim is for a community	☐ Student loans		
	debt Is the claim subject to offset?	Obligations arising out of a separation agreement or divorce that you did not report as priority claims		
	No	☐ Debts to pension or profit-sharing plans, and other similar debts		
	Yes	Other. Specify collections		
4.4	Monarch Recovery Nonpriority Creditor's Name	Last 4 digits of account number	7878	\$532.88
	Citibank P.O. Box 16119	When was the debt incurred?	2014	
	Philadelphia, PA 19114-0589 Number Street City State Zlp Code Who incurred the debt? Check one.	As of the date you file, the claim is: Check all that apply		
	Debtor 1 only	Пол		
	Debtor 2 only	Contingent		
	•	☐ Unliquidated		
	Debtor 1 and Debtor 2 only	Disputed		
	At least one of the debtors and another	Type of NONPRIORITY unsecured claim:		
	☐ Check if this claim is for a community debt	Student loans		
	Is the claim subject to offset?	☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims		
	■ No	☐ Debts to pension or profit-sharing plans, and other similar debts		
	□ Yes	Other. Specify collections		
	— ·	— Other, Specify		

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Debtor Debtor	1 Delores Stokes 2 George Stokes		Case number (if know)	
4.5	Navy Federal Cr Union	Last 4 digits of account number	2915	\$16,633.00
	Nonpriority Creditor's Name 820 Follin Ln Se Vienna, VA 22180 Number Street City State Zlp Code	When was the debt incurred? As of the date you file, the claim is	Opened 7/01/10 Last Active 10/27/14 is: Check all that apply	
	Who incurred the debt? Check one. □ Debtor 1 only □ Debtor 2 only □ Debtor 1 and Debtor 2 only □ At least one of the debtors and another □ Check if this claim is for a community debt Is the claim subject to offset? □ No □ Yes	☐ Contingent ☐ Unliquidated ☐ Disputed Type of NONPRIORITY unsecured ☐ Student loans ☐ Obligations arising out of a separeport as priority claims ☐ Debts to pension or profit-sharin ☐ Other. Specify Credit Carc	ration agreement or divorce that you did not g plans, and other similar debts	
4.5	Navy Federal Cr Union	Last 4 digits of account number	9201	\$9,662.00
	Nonpriority Creditor's Name 820 Follin Lane Se Vienna, VA 22180	When was the debt incurred?	Opened 7/01/10 Last Active 11/24/14	
	Number Street City State ZIp Code Who incurred the debt? Check one. Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another Check if this claim is for a community	As of the date you file, the claim i Contingent Unliquidated Disputed Type of NONPRIORITY unsecured Student loans		
	debt Is the claim subject to offset?	☐ Obligations arising out of a sepa report as priority claims ☐ Debts to pension or profit-sharin	gration agreement or divorce that you did not	
	■ No □ Yes	Other. Specify Unsecured		
4.5	Navy Federal Credit Union Nonpriority Creditor's Name	Last 4 digits of account number	2915	\$18,233.50
	PO BOX 3500 Merrifield, VA 22119-3603 Number Street City State Zlp Code Who incurred the debt? Check one.	When was the debt incurred? As of the date you file, the claim i	2015 is: Check all that apply	
	■ Debtor 1 only □ Debtor 2 only □ Debtor 1 and Debtor 2 only □ At least one of the debtors and another □ Check if this claim is for a community debt Is the claim subject to offset? ■ No	☐ Contingent ☐ Unliquidated ☐ Disputed Type of NONPRIORITY unsecured ☐ Student loans ☐ Obligations arising out of a separeport as priority claims ☐ Debts to pension or profit-sharing	ration agreement or divorce that you did not	
	Yes	Other. Specify charges		

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Debtor Debtor	1 Delores Stokes 2 George Stokes		Case number (if know)	
4.5	Navy Federal Credit Union	Last 4 digits of account number	9201	\$10,579.61
	Nonpriority Creditor's Name Po Box 23603 Merrifield, VA 22119-3603	When was the debt incurred?	2015	
	Number Street City State Zlp Code Who incurred the debt? Check one.	As of the date you file, the claim	is: Check all that apply	
	Debtor 1 only	☐ Contingent		
	☐ Debtor 2 only	☐ Unliquidated		
	☐ Debtor 1 and Debtor 2 only	☐ Disputed		
	\square At least one of the debtors and another	Type of NONPRIORITY unsecure	d claim:	
	☐ Check if this claim is for a community	☐ Student loans		
	debt Is the claim subject to offset?	☐ Obligations arising out of a separeport as priority claims	aration agreement or divorce that you did not	
	■ No	Debts to pension or profit-sharing	ng plans, and other similar debts	
	Yes	Other. Specify charges		
4.5	Navy Federal Credit Union	Last 4 digits of account number	4609	\$11,749.98
	Nonpriority Creditor's Name PO BOX 3500 Merrifield, VA 22119-3603	When was the debt incurred?	2015	
	Number Street City State Zlp Code	As of the date you file, the claim	is: Check all that apply	
	Who incurred the debt? Check one.			
	■ Debtor 1 only	☐ Contingent		
	☐ Debtor 2 only	☐ Unliquidated		
	☐ Debtor 1 and Debtor 2 only	☐ Disputed		
	☐ At least one of the debtors and another	Type of NONPRIORITY unsecure	d claim:	
	☐ Check if this claim is for a community	☐ Student loans		
	debt	☐ Obligations arising out of a sepa	aration agreement or divorce that you did not	
	Is the claim subject to offset?	report as priority claims		
	No	Debts to pension or profit-sharing	ng plans, and other similar debts	
	Yes	Other. Specify charges		
4.5 5	Nicor Gas	Last 4 digits of account number	0000	\$95.00
	Nonpriority Creditor's Name Attn: Bankruptcy Dept.	When was the debt incurred?	2016	
	PO Box 549			
	Aurora, IL 60507			
	Number Street City State Zlp Code Who incurred the debt? Check one.	As of the date you file, the claim	is: Check all that apply	
	Debtor 1 only			
	_	☐ Contingent		
	Debtor 2 only	☐ Unliquidated		
	Debtor 1 and Debtor 2 only	☐ Disputed	Labet o	
	At least one of the debtors and another	Type of NONPRIORITY unsecure	a ciaim:	
	☐ Check if this claim is for a community	☐ Student loans		
	debt Is the claim subject to offset?	Obligations arising out of a separeport as priority claims	aration agreement or divorce that you did not	
	■ No	Debts to pension or profit-sharir	ng plans, and other similar debts	
	☐ Yes	■ Other. Specify Services		
	55	Other. Specify		

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Debtor Debtor	1 Delores Stokes 2 George Stokes		Case number (if know)	
4.5 6	Nordstrom Fsb	Last 4 digits of account number	7061	\$2,081.06
	Nonpriority Creditor's Name Correspondence Po Box 6555 Englewood, CO 80155 Number Street City State Zlp Code	When was the debt incurred? As of the date you file, the claim	Opened 7/01/12 Last Active 3/24/16	
	Who incurred the debt? Check one.	, i.e o. i.i.e date , ca i.i.e, i.i.e diai.i.i.	or onound and apply	
	■ Debtor 1 only □ Debtor 2 only	☐ Contingent☐ Unliquidated		
	☐ Debtor 1 and Debtor 2 only ☐ At least one of the debtors and another ☐ Check if this claim is for a community debt		d claim: Iration agreement or divorce that you did not	
	Is the claim subject to offset? ■ No	report as priority claims Debts to pension or profit-sharin	g plans, and other similar debts	
	☐ Yes	Other Specify Credit Card	<u> </u>	
4.5	Northstar Credit Union Nonpriority Creditor's Name	Last 4 digits of account number	6556	\$3,147.41
	(VISA) 3 S 555 Winfield Road Warrenville, IL 60555	When was the debt incurred?	2016	
	Number Street City State Zlp Code Who incurred the debt? Check one.	As of the date you file, the claim	is: Check all that apply	
	☐ Debtor 1 only ☐ Debtor 2 only	☐ Contingent☐ Unliquidated		
	■ Debtor 1 and Debtor 2 only □ At least one of the debtors and another	☐ Disputed Type of NONPRIORITY unsecured	d claim:	
	☐ Check if this claim is for a community debt Is the claim subject to offset?	☐ Student loans ☐ Obligations arising out of a separeport as priority claims	aration agreement or divorce that you did not	
	■ No	Debts to pension or profit-sharin		
	Yes	Other. Specify credit card	purchases	
4.5 8	Northwestern Medical Faculty Founda Nonpriority Creditor's Name	Last 4 digits of account number	2914	\$107.31
	26609 Network PPlace Chicago, IL 60673-3000	When was the debt incurred?	2014	
	Number Street City State Zlp Code Who incurred the debt? Check one.	As of the date you file, the claim	s: Check all that apply	
	☐ Debtor 1 only ☐ Debtor 2 only	☐ Contingent ☐ Unliquidated		
	■ Debtor 1 and Debtor 2 only	☐ Disputed		
	☐ At least one of the debtors and another	Type of NONPRIORITY unsecured	d claim:	
	☐ Check if this claim is for a community debt Is the claim subject to offset?		aration agreement or divorce that you did not	
	Is the claim subject to offset? ■ No	report as priority claims Debts to pension or profit-sharin	o plans, and other similar debts	
	□ Yes	Other. Specify medical	01,	
		— Outor, opening		

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Debto	or 2 George Stokes		Case number (if know)	
4.5	Northwestern Medical Faculty Founda	Last 4 digits of account number	914E	\$57.31
	Nonpriority Creditor's Name 38693 Eagle Way Chicago, IL 60678	When was the debt incurred?	2014	
	Number Street City State Zlp Code	As of the date you file, the claim	is: Check all that apply	
	Who incurred the debt? Check one.			
	Debtor 1 only	☐ Contingent		
	☐ Debtor 2 only	☐ Unliquidated		
	■ Debtor 1 and Debtor 2 only	☐ Disputed		
	\square At least one of the debtors and another	Type of NONPRIORITY unsecure	d claim:	
	\square Check if this claim is for a community	Student loans		
	debt Is the claim subject to offset?	☐ Obligations arising out of a separeport as priority claims	aration agreement or divorce that you did not	
	■ No	Debts to pension or profit-sharing	g plans, and other similar debts	
	Yes	Other. Specify medical		
4.6	Portfolio Recovery	Last 4 digits of account number	5028	\$4,598.00
	Nonpriority Creditor's Name Attn: Bankruptcy	When was the debt incurred?	Opened 2/01/15	
	Po Box 41067 Norfolk, VA 23541			
	Number Street City State Zlp Code	As of the date you file, the claim	is: Check all that apply	
	Who incurred the debt? Check one.			
	Debtor 1 only	☐ Contingent		
	Debtor 2 only	☐ Unliquidated		
	☐ Debtor 1 and Debtor 2 only	☐ Disputed		
	\square At least one of the debtors and another	Type of NONPRIORITY unsecure	d claim:	
	Check if this claim is for a community	Student loans		
	debt Is the claim subject to offset?	report as priority claims	aration agreement or divorce that you did not	
	No	Debts to pension or profit-sharing	g plans, and other similar debts	
	□Yes	■ Other. Specify Bank	Company Account Synchrony	
4.6	Portfolio Recovery	Last 4 digits of account number	7218	\$2,519.00
	Nonpriority Creditor's Name		0	
	Attn: Bankruptcy Po Box 41067	When was the debt incurred?	Opened 3/01/15	
	Norfolk, VA 23541			
	Number Street City State Zlp Code	As of the date you file, the claim	is: Check all that apply	
	Who incurred the debt? Check one.	_		
	☐ Debtor 1 only	Contingent		
	Debtor 2 only	Unliquidated		
	Debtor 1 and Debtor 2 only	☐ Disputed	L. Later	
	At least one of the debtors and another	Type of NONPRIORITY unsecure	a ciaim:	
	☐ Check if this claim is for a community debt		aration agreement or divorce that you did not	
	Is the claim subject to offset?	report as priority claims Debts to pension or profit-sharir	g plans, and other similar debts	
		Factoring (Company Account Synchrony	
	☐ Yes	Other. Specify Bank	· · · · · · · · · · · · · · · · · · ·	

Debtor 1 Delores Stokes

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Debtor Debtor	Delores Stokes George Stokes		Case number (if know)	
4.6	Portfolio Recovery	Last 4 digits of account number	5400	\$2,241.00
	Nonpriority Creditor's Name Attn: Bankruptcy Po Box 41067 Norfolk, VA 23541 Number Street City State Zlp Code	When was the debt incurred? As of the date you file, the claim	Opened 11/01/14 is: Check all that apply	
	Who incurred the debt? Check one.	•	,	
	Debtor 1 only	☐ Contingent		
	☐ Debtor 2 only	☐ Unliquidated		
	■ Debtor 1 and Debtor 2 only	☐ Disputed		
	lacksquare At least one of the debtors and another	Type of NONPRIORITY unsecured	d claim:	
	☐ Check if this claim is for a community	Student loans		
	debt Is the claim subject to offset?	☐ Obligations arising out of a separeport as priority claims	aration agreement or divorce that you did not	
	■ No	Debts to pension or profit-sharing	ng plans, and other similar debts	
	_ 100		Company Account Synchrony	
	Yes	Other. Specify Bank		
4.6	Sunrise Credit Services, INC	Last 4 digits of account number	0441	\$388.66
	Nonpriority Creditor's Name PO BOX 9100	When was the debt incurred?	2015	
	Farmingdale, NY 11735			
	Number Street City State Zlp Code Who incurred the debt? Check one.	As of the date you file, the claim	is: Check all that apply	
	■ Debtor 1 only	☐ Contingent		
	Debtor 2 only	☐ Unliquidated		
	☐ Debtor 1 and Debtor 2 only	☐ Disputed		
	At least one of the debtors and another	Type of NONPRIORITY unsecured	d claim:	
	☐ Check if this claim is for a community debt		aration agreement or divorce that you did not	
	Is the claim subject to offset?	report as priority claims		
	■ No	Debts to pension or profit-sharin		
	☐ Yes	Other. Specify collections		
4.6	Synchrony Bank	Last 4 digits of account number	9063	\$318.00
	Nonpriority Creditor's Name P.O. Box 965004 Orlando, FL 32896-5004	When was the debt incurred?	2014	
	Number Street City State Zlp Code Who incurred the debt? Check one.	As of the date you file, the claim	is: Check all that apply	
	■ Debtor 1 only	☐ Contingent		
	Debtor 2 only	☐ Unliquidated		
	Debtor 1 and Debtor 2 only	☐ Disputed		
	☐ At least one of the debtors and another	Type of NONPRIORITY unsecured	d claim:	
	☐ Check if this claim is for a community	☐ Student loans		
	debt Is the claim subject to offset?	report as priority claims	aration agreement or divorce that you did not	
	■ No	☐ Debts to pension or profit-sharing	ng plans, and other similar debts	
	☐ Yes	Other. Specify charges		

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Debtor Debtor	Delores Stokes George Stokes		Case number (if know)	
4.6 5	Synchrony Bank/Sams Club	Last 4 digits of account number	2654	\$6,688.00
	Nonpriority Creditor's Name Attn: Bankruptcy Po Box 103104 Roswell, GA 30076 Number Street City State Zlp Code	When was the debt incurred? As of the date you file, the claim is	Opened 10/01/10 Last Active 7/03/14 is: Check all that apply	
	Who incurred the debt? Check one. □ Debtor 1 only ■ Debtor 2 only □ Debtor 1 and Debtor 2 only □ At least one of the debtors and another □ Check if this claim is for a community debt Is the claim subject to offset? ■ No □ Yes	☐ Contingent ☐ Unliquidated ☐ Disputed Type of NONPRIORITY unsecured ☐ Student loans ☐ Obligations arising out of a separeport as priority claims ☐ Debts to pension or profit-sharin ☐ Other. Specify Credit Carc	aration agreement or divorce that you did not ag plans, and other similar debts	
4.6	Transworld Systems Inc.	Last 4 digits of account number	6671	\$322.05
	Nonpriority Creditor's Name 507 Prudential road Horsham, PA 19044 Number Street City State Zlp Code Who incurred the debt? Check one.	When was the debt incurred? As of the date you file, the claim in	2016 is: Check all that apply	
	☐ Debtor 1 only ☐ Debtor 2 only ☐ Debtor 1 and Debtor 2 only ☐ At least one of the debtors and another ☐ Check if this claim is for a community	☐ Contingent ☐ Unliquidated ☐ Disputed Type of NONPRIORITY unsecured ☐ Student loans		
	debt Is the claim subject to offset? ■ No	 ☐ Obligations arising out of a separeport as priority claims ☐ Debts to pension or profit-sharing 	ration agreement or divorce that you did not	
	☐ Yes	Other Specify for Mack E		
4.6	University Of Illinois Nonpriority Creditor's Name Patient Accounts PO Box 12199	Last 4 digits of account number When was the debt incurred?	5508 2012	\$71.90
	Chicago, IL 60612-0199 Number Street City State Zlp Code Who incurred the debt? Check one.	As of the date you file, the claim	is: Check all that apply	
	☐ Debtor 1 only ☐ Debtor 2 only ☐ Debtor 1 and Debtor 2 only	☐ Contingent ☐ Unliquidated		
	■ Debtor 1 and Debtor 2 only □ At least one of the debtors and another □ Check if this claim is for a community debt Is the claim subject to offset? ■ No □ Yes	☐ Disputed Type of NONPRIORITY unsecured ☐ Student loans ☐ Obligations arising out of a separeport as priority claims ☐ Debts to pension or profit-sharin ☐ Other. Specify medical	aration agreement or divorce that you did not	

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Debtor Debtor	Delores Stokes George Stokes		Case number (if know)	
4.6	Valley View Dental	Last 4 digits of account number	0054	\$118.00
	Nonpriority Creditor's Name 3103 111th Street Suite 131 Naperville, IL 60564	When was the debt incurred?	2014	
	Number Street City State Zlp Code Who incurred the debt? Check one.	As of the date you file, the claim	is: Check all that apply	
	■ Debtor 1 only	☐ Contingent		
	☐ Debtor 2 only	☐ Unliquidated		
	☐ Debtor 1 and Debtor 2 only	☐ Disputed		
	☐ At least one of the debtors and another	Type of NONPRIORITY unsecure	d claim:	
	☐ Check if this claim is for a community	☐ Student loans		
	debt Is the claim subject to offset?	☐ Obligations arising out of a separeport as priority claims	aration agreement or divorce that you did not	
	No	Debts to pension or profit-sharing	g plans, and other similar debts	
	Yes	Other. Specify medical se	rvices	
4.6	Valley View Dental	Last 4 digits of account number	0054	\$118.00
	Nonpriority Creditor's Name 3103 111th Street Suite 131 Naperville, IL 60564	When was the debt incurred?	2014	
	Number Street City State Zlp Code	As of the date you file, the claim	is: Check all that apply	
	Who incurred the debt? Check one.			
	☐ Debtor 1 only	☐ Contingent		
	☐ Debtor 2 only	☐ Unliquidated		
	■ Debtor 1 and Debtor 2 only	□ Disputed		
	☐ At least one of the debtors and another	Type of NONPRIORITY unsecure	d claim:	
	☐ Check if this claim is for a community	☐ Student loans		
	debt		aration agreement or divorce that you did not	
	Is the claim subject to offset?	report as priority claims		
	■ No	Debts to pension or profit-sharing	g plans, and other similar debts	
	Yes	Other. Specify services		
4.7	Village of South Elgin Nonpriority Creditor's Name	Last 4 digits of account number	1000	\$130.69
	10 North Water Street South Elgin, IL 60177-1602	When was the debt incurred?	2016	
	Number Street City State ZIp Code	As of the date you file, the claim	is: Check all that apply	
	Who incurred the debt? Check one.	_		
	Debtor 1 only	☐ Contingent		
	Debtor 2 only	☐ Unliquidated		
	■ Debtor 1 and Debtor 2 only	Disputed		
	\square At least one of the debtors and another	Type of NONPRIORITY unsecure	d claim:	
	☐ Check if this claim is for a community	☐ Student loans		
	debt Is the claim subject to offset?	Obligations arising out of a separeport as priority claims	aration agreement or divorce that you did not	
	No	Debts to pension or profit-sharir	g plans, and other similar debts	
	Yes	·	5 2 2 2 2 2 2 2 2 2	
	□ res	Other. Specify Services		

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Debte	or 2 George Stokes		Case number (if know)	
4.7 1	Vital Recovery Services, Inc	Last 4 digits of account number	5137	\$2,457.90
	Nonpriority Creditor's Name (Comenity Bank) PO BOX 923748 Peachtree, GA 30010-3748	When was the debt incurred?	2014	
	Number Street City State Zlp Code	As of the date you file, the claim	s: Check all that apply	
	Who incurred the debt? Check one.	,	,	
	Debtor 1 only	☐ Contingent		
	Debtor 2 only	☐ Unliquidated		
	■ Debtor 1 and Debtor 2 only	☐ Disputed		
	☐ At least one of the debtors and another	Type of NONPRIORITY unsecure	d claim:	
	☐ Check if this claim is for a community	☐ Student loans		
	debt Is the claim subject to offset?	Obligations arising out of a separeport as priority claims	ration agreement or divorce that you did not	
	■ No	☐ Debts to pension or profit-sharing	g plans, and other similar debts	
	Yes	Other. Specify collections		-
4.7 2	Weco Cr Un	Last 4 digits of account number	6556	\$3,086.00
	Nonpriority Creditor's Name	When was the debt incurred?	Opened 11/01/93 Last Active 11/03/15	
	Number Street City State Zlp Code Who incurred the debt? Check one.	As of the date you file, the claim	is: Check all that apply	
	Debtor 1 only	☐ Contingent		
	Debtor 2 only	☐ Unliquidated		
	Debtor 1 and Debtor 2 only	☐ Disputed		
	☐ At least one of the debtors and another	Type of NONPRIORITY unsecure	d claim:	
	☐ Check if this claim is for a community	☐ Student loans		
	debt Is the claim subject to offset?	☐ Obligations arising out of a separeport as priority claims	ration agreement or divorce that you did not	
	■ No	☐ Debts to pension or profit-sharing	g plans, and other similar debts	
	Yes	Other. Specify Credit Card	l	-
is tr hav noti	this page only if you have others to be notified rying to collect from you for a debt you owe to s re more than one creditor for any of the debts the ified for any debts in Parts 1 or 2, do not fill out	about your bankruptcy, for a debt that yomeone else, list the original creditor in at you listed in Parts 1 or 2, list the addior submit this page.	Parts 1 or 2, then list the collection agency tional creditors here. If you do not have ad	y here. Similarly, if you
Name AFN	e and Address II	On which entry in Part 1 or Part 2 did you Line 4.8 of (<i>Check one</i>):	list the original creditor? Part 1: Creditors with Priority Unsecured Clai	ima
1310) Martin Luther Drive Box 3517		Part 2: Creditors with Nonpriority Unsecured	
Bloc	omington, IL 61702-3517	Last 4 digits of account number	0361	
Asse	e and Address et Recovery		Part 1: Creditors with Priority Unsecured Claim	
	DE Devon Ave Ste 200 Plaines, IL 60018-4501		Part 2: Creditors with Nonpriority Unsecured	Claims
Des	rialies, ic 00010-4301	Last 4 digits of account number	1349	
	e and Address	On which entry in Part 1 or Part 2 did you	•	
	t Hassenmiller Leibsker LaSalle Street Suite 2200		Part 1: Creditors with Priority Unsecured Clai	
	cago, IL 60603	•	Part 2: Creditors with Nonpriority Unsecured	Claims
	-	Last 4 digits of account number	7100	

Debtor 1 Delores Stokes

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Debtor 1 Delores Stokes	Document Pa	ige 45 01 74	
Debtor 2 George Stokes		Case number (if know)	
Name and Address	On which entry in Part 1 or Part 2		
Crown Asset Management 3100 Breckenridge Blvd Ste 725	Line 4.17 of (Check one):	Part 1: Creditors with Priority Unsecured Claims	
Duluth, GA 30096		■ Part 2: Creditors with Nonpriority Unsecured Claims	
	Last 4 digits of account number	8084	
Name and Address	On which entry in Part 1 or Part 2	· _	
D & A Services 1400 E/ Touhy Ave	Line 4.17 of (<i>Check one</i>):	Part 1: Creditors with Priority Unsecured Claims	
Ste G2		■ Part 2: Creditors with Nonpriority Unsecured Claims	
Des Plaines, IL 60018	Last 4 digits of account number	8084	
Name and Address	On which entry in Part 1 or Part 2	t did you list the original graditor?	
ERC	Line 4.8 of (Check one):	Part 1: Creditors with Priority Unsecured Claims	
PO BOX 1259 Dept 98696		Part 2: Creditors with Nonpriority Unsecured Claims	
Oaks, PA 19456	Last 4 digits of account number		
Name and Address	On which entry in Part 1 or Part 2	2 did you list the original creditor?	
Jefferson Capital System	Line 4.30 of (<i>Check one</i>):	Part 1: Creditors with Priority Unsecured Claims	
16 MCLeland Rd Saint Cloud, MN 56303		■ Part 2: Creditors with Nonpriority Unsecured Claims	
	Last 4 digits of account number	7062	
Name and Address	On which entry in Part 1 or Part 2	· •	
LabCorp PO Box 2240	Line 4.5 of (Check one):	Part 1: Creditors with Priority Unsecured Claims	
Burlington, NC 27216-2240		■ Part 2: Creditors with Nonpriority Unsecured Claims	
	Last 4 digits of account number	1829	
Name and Address LCA Collections	On which entry in Part 1 or Part 2	· ·	
Lab Corp Of America	Line 4.5 of (Check one):	 □ Part 1: Creditors with Priority Unsecured Claims ■ Part 2: Creditors with Nonpriority Unsecured Claims 	
PO Box 2240		- Part 2. Creditors with Nonphority Onsecured Claims	
Burlington, NC 27216-2240	Last 4 digits of account number	1829	
Name and Address	On which entry in Part 1 or Part 2	2 did you list the original creditor?	
Merit Sleep Technologies, INC	Line 4.35 of (<i>Check one</i>):	Part 1: Creditors with Priority Unsecured Claims	
1300 South Main St. Lombard, IL 60148-4000		■ Part 2: Creditors with Nonpriority Unsecured Claims	
·	Last 4 digits of account number	3195	
Name and Address	On which entry in Part 1 or Part 2		
Midland Credit management Inc. 2365 Northside Drive, Suite 300	Line 4.64 of (Check one):	Part 1: Creditors with Priority Unsecured Claims	
San Diego, CA 92108		■ Part 2: Creditors with Nonpriority Unsecured Claims	
	Last 4 digits of account number	2008	
Name and Address	On which entry in Part 1 or Part 2		
Midland Credit management Inc. 2365 Northside Drive, Suite 300	Line 4.16 of (Check one):	Part 1: Creditors with Priority Unsecured Claims	
San Diego, CA 92108		■ Part 2: Creditors with Nonpriority Unsecured Claims	
	Last 4 digits of account number	0349	
Name and Address	On which entry in Part 1 or Part 2	· •	
Northstar Location Services Barclays Bank/Juniper	Line 4.12 of (Check one):	Part 1: Creditors with Priority Unsecured Claims	
4285 Genesee Street		■ Part 2: Creditors with Nonpriority Unsecured Claims	
Cheektowaga, NY 14225-1943	Last 4 digits of account number	7100	
Name and Address	On which entry in Part 1 or Part 2	2 did you list the original creditor?	
POrtfolio Recovery	Line 4.14 of (Check one):	☐ Part 1: Creditors with Priority Unsecured Claims	
120 Corporate Blvd Norfolk, VA 23502		Part 2: Creditors with Nonpriority Unsecured Claims	

Official Form 106 E/F

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Debtor 1 Delores Stokes

Debtor 2 George Stokes		Case number (if know)
	Last 4 digits of account number	7218
Name and Address	On which entry in Part 1 or Part 2 d	id you list the original creditor?
Southwest Credit	Line 4.24 of (<i>Check one</i>):	☐ Part 1: Creditors with Priority Unsecured Claims
4120 International Pkwy Ste 1100 Carrollton, TX 75007-1958		Part 2: Creditors with Nonpriority Unsecured Claims
	Last 4 digits of account number	9681
Name and Address	On which entry in Part 1 or Part 2 d	id you list the original creditor?
Sunrise Credit Services, INC	Line 4.24 of (<i>Check one</i>):	☐ Part 1: Creditors with Priority Unsecured Claims
PO BOX 9100 Farmingdale, NY 11735		■ Part 2: Creditors with Nonpriority Unsecured Claims
raillinguale, NT 11733	Last 4 digits of account number	7603
Name and Address	On which entry in Part 1 or Part 2 d	id you list the original creditor?
Transworld Systems, Inc	Line 4.1 of (Check one):	☐ Part 1: Creditors with Priority Unsecured Claims
Collection Agency 507 Prudential Road Horsham, PA 19044		Part 2: Creditors with Nonpriority Unsecured Claims
noronam, i A 1997	Last 4 digits of account number	0134

Part 4: Add the Amounts for Each Type of Unsecured Claim

6. Total the amounts of certain types of unsecured claims. This information is for statistical reporting purposes only. 28 U.S.C. §159. Add the amounts for each type of unsecured claim.

					Total Claim
	6a.	Domestic support obligations	6a.	\$	0.00
Total claims					
from Part 1	6b.	Taxes and certain other debts you owe the government	6b.	\$	0.00
	6c.	Claims for death or personal injury while you were intoxicated	6c.	\$	0.00
	6d.	Other. Add all other priority unsecured claims. Write that amount here.	6d.	\$	0.00
	6e.	Total Priority. Add lines 6a through 6d.	6e.	\$	0.00
					_
					Total Claim
	6f.	Student loans	6f.	\$	0.00
Total claims					
from Part 2	6g.	Obligations arising out of a separation agreement or divorce that you did not report as priority claims	6g.	\$	0.00
	6h.	Debts to pension or profit-sharing plans, and other similar debts	6h.	\$	0.00
	6i.	Other. Add all other nonpriority unsecured claims. Write that amount	6i.	\$ \$	130,499.80
		here.			
	6j.	Total Nonpriority. Add lines 6f through 6i.	6j.	\$	130,499.80

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		DOGUITIE	III Paue 47 01 74	
Fill in this infor	mation to identify your	case:		
Debtor 1	Delores Stokes			
	First Name	Middle Name	Last Name	
Debtor 2	George Stokes			
(Spouse if, filing)	First Name	Middle Name	Last Name	
United States Ba	ankruptcy Court for the:	NORTHERN DISTRICT	OF ILLINOIS, EASTERN DIVISION	
Case number				
(if known)				☐ Check if thi
				amended f

Official Form 106G

Schedule G: Executory Contracts and Unexpired Leases

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, copy the additional page, fill it out, number the entries, and attach it to this page. On the top of any additional pages, write your name and case number (if known).

- Do you have any executory contracts or unexpired leases?
 - No. Check this box and file this form with the court with your other schedules. You have nothing else to report on this form.
 - ☐ Yes. Fill in all of the information below even if the contacts of leases are listed on Schedule A/B:Property (Official Form 106 A/B).
- List separately each person or company with whom you have the contract or lease. Then state what each contract or lease is for (for example, rent, vehicle lease, cell phone). See the instructions for this form in the instruction booklet for more examples of executory contracts and unexpired leases.

	Person or	r company with Name, Number	whom you have the r, Street, City, State and ZIP	e contract or lease	State what the contract or lease is for
2.1					
	Name				
	Number	Street			_
	City		State	ZIP Code	_
2.2					_
	Name				
	Number	Street			
	City		State	ZIP Code	<u> </u>
2.3	Oity		Otate	Zii Code	
2.0	Name				_
	Number	Street			_
	City		State	ZIP Code	_
2.4	,				
	Name				_
	Number	Street			
	City		State	ZIP Code	_
2.5	July		<u> </u>	<u> </u>	
	Name				_
	Number	Street			_
	City		State	ZIP Code	<u> </u>
	July		<u> </u>	<u> </u>	

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		Docume	nt Page 48 d	of 74
Fill in this i	information to identify your	case:		
Debtor 1	Delores Stokes			
DCDIOI 1	First Name	Middle Name	Last Name	
Debtor 2	George Stokes			
(Spouse if, filing		Middle Name	Last Name	
United State	es Bankruptcy Court for the:	NORTHERN DISTRICT	OF ILLINOIS, EASTER	N DIVISION
Case numb	er			
(if known)				☐ Check if this is an amended filing
Official	Form 106H			amended ming
	ule H: Your Cod	<u>ehtors</u>		12/15
ocneu	ule II. Toul Cou	CDIOIS		12/13
1. Do y ■ No	ou have any codebtors? (If	you are filing a joint case, o	do not list either spouse	as a codebtor.
☐ Yes				
Arizona —	in the last 8 years, have you a, California, Idaho, Louisiana, Go to line 3.			y? (Community property states and territories include ington, and Wisconsin.)
	Did your spouse, former spor	use, or legal equivalent live	with you at the time?	
in line : Form 1 out Co	2 again as a codebtor only i 06D), Schedule E/F (Official lumn 2.	f that person is a guaran	tor or cosigner. Make	if your spouse is filing with you. List the person shown sure you have listed the creditor on Schedule D (Officia 16G). Use Schedule D, Schedule E/F, or Schedule G to file
	Column 1: Your codebtor ame, Number, Street, City, State and Zi	P Code		Column 2: The creditor to whom you owe the debt Check all schedules that apply:
3.1				☐ Schedule D, line
	lame			☐ Schedule E/F, line
				☐ Schedule G, line
-				
	lumber Street City	State	ZIP Code	
3.2				Schedule D, line
N	lame	<u> </u>		☐ Schedule E/F, line
				☐ Schedule G, line
N	lumber Street			_
	City	State	ZIP Code	

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Fill	in this information t	to identify your ca	ase:							
De	btor 1	Delores Stol	kes			_				
	btor 2 ouse, if filing)	George Stok	es			_				
Un	ited States Bankrup	otcy Court for the	: NORTHERN DISTRIC	CT OF ILLINOIS, EAS	STERN					
(If k	se number			-			Check if this is An amend A supplem 13 income	ed filing ent showir	ng postpetition following date:	
	fficial Form						MM / DD/	YYYY		
S	chedule I:	Your Inco	ome							12/15
spo atta	ouse. If you are sep ach a separate she	parated and you	are married and not fili r spouse is not filing w On the top of any additi	ith you, do not inclu	ıde infor	matio	on about your sp	ouse. If m	ore space is	needed,
1.	Fill in your empl information.	oyment		Debtor 1			Debtor	2 or non-f	iling spouse	
	If you have more than one job, attach a separate page with			☐ Employed			☐ Emp	loyed		
	information about	1 0	Employment status	■ Not employed	■ Not o	employed				
	employers.		Occupation	Retired			Retire	d L		
	Include part-time, self-employed wo		Employer's name							
	Occupation may or homemaker, if		Employer's address							
			How long employed t	here?						
Pa	rt 2: Give De	tails About Mor	nthly Income							
	imate monthly incouse unless you are		ate you file this form. If	you have nothing to i	report for	any l	line, write \$0 in the	e space. In	clude your no	n-filing
	ou or your non-filing re space, attach a so		ore than one employer, co	ombine the information	on for all e	emplo	oyers for that pers	on on the I	ines below. If	you need
							For Debtor 1		ebtor 2 or ling spouse	
2.			ry, and commissions (b		2.	\$	0.00	\$	0.00	
3.	Estimate and lis	t monthly overt	ime pay.		3.	+\$	0.00	+\$	0.00	
4.	Calculate gross	Income. Add lir	ne 2 + line 3.		4.	\$	0.00	\$	0.00	

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Debi	tor 1 tor 2	Delores Stokes George Stokes	_	(Case	e number (if k	nown)					
					Fo	r Debtor 1			Debtor			
	Cop	y line 4 here	4.		\$_	(0.00	\$_		0	.00	
5.	List	all payroll deductions:										
-	5a.	Tax, Medicare, and Social Security deductions	5a	a	\$		0.00	\$		Λ	.00	
	5b.	Mandatory contributions for retirement plans	5b		\$ -		0.00	ς \$.00	
	5c.	Voluntary contributions for retirement plans	50		\$-		0.00	\$-			.00	
	5d.	Required repayments of retirement fund loans	50		\$		0.00	<u> </u>			.00	
	5e.	Insurance	5e		\$		0.00	\$.00	
	5f.	Domestic support obligations	5f.		\$		0.00	\$.00	
	5g.	Union dues	50	j .	\$		0.00	\$_			.00	
	5h.	Other deductions. Specify:	5h	า.+	\$	(0.00	+ \$		0	.00	
6.	Add	the payroll deductions. Add lines 5a+5b+5c+5d+5e+5f+5g+5h.	6.		\$_		0.00	\$		0	.00	
7.	Cal	culate total monthly take-home pay. Subtract line 6 from line 4.	7.		\$_		0.00	\$_		0	.00	
8.	List 8a.	all other income regularly received: Net income from rental property and from operating a business, profession, or farm Attach a statement for each property and business showing gross receipts, ordinary and necessary business expenses, and the total monthly net income.	8a	a	\$		0.00	\$		0	.00	
	8b.	Interest and dividends	8b		\$-		0.00	\$ -			.00	
	8c.	Family support payments that you, a non-filing spouse, or a dependent regularly receive Include alimony, spousal support, child support, maintenance, divorce settlement, and property settlement.	80	.	\$		0.00	\$.00	
	8d.	Unemployment compensation	80	d.	\$		0.00	\$		0	.00	
	8e.	Social Security	8e	€.	\$	1,533	3.90	\$	1,	886	.90	
	8f. 8g.	Other government assistance that you regularly receive Include cash assistance and the value (if known) of any non-cash assistance that you receive, such as food stamps (benefits under the Supplemental Nutrition Assistance Program) or housing subsidies. Specify: Granddaughter disability income Pension or retirement income	e 8f. 8g		\$_ \$_		8.67 0.00	\$_ \$		0 898	.00	
	8h.	Other monthly income. Specify:	8h	า.+	\$		0.00	+ \$		0	.00	
9.	Add	l all other income. Add lines 8a+8b+8c+8d+8e+8f+8g+8h.	9.	:	\$	2,022	2.57	\$_	2	2,78	5.40	
10.		culate monthly income. Add line 7 + line 9. the entries in line 10 for Debtor 1 and Debtor 2 or non-filing spouse.	10.	\$_		2,022.57	+ \$	2,	785.40	= \$		4,807.97
11.	Inclu othe	te all other regular contributions to the expenses that you list in Schedule adde contributions from an unmarried partner, members of your household, your friends or relatives. not include any amounts already included in lines 2-10 or amounts that are not cify:	depe					•	Schedule 11.			0.00
12.		I the amount in the last column of line 10 to the amount in line 11. The rese that amount on the Summary of Schedules and Statistical Summary of Certailies							. 12.	\$		4,807.97
											nbine	
13.	Do y	you expect an increase or decrease within the year after you file this form	?							mo	nthly	income
		No. Yes. Explain:										
	ш	100. Explain.										

Fill	in this information	to identify you	ır case:			I			
		elores Stoke				Ch	eck if tl	nis is:	
	<u> </u>	eiores Stoke	;5					mended filing	
	otor 2 George ouse, if filing)	eorge Stoke	S						ving postpetition chapter the following date:
(Spi	ouse, ii iiiiig)							•	
Unit	ted States Bankruptcy	y Court for the:		IERN DISTRICT OF ILLIN RN DIVISION	OIS,		MM /	DD / YYYY	
	se number nown)								
0	fficial Form	n 106J				1			
S	chedule J:	Your E	xper	ises					12/1
Be info nur	as complete and ormation. If more mber (if known). <i>I</i>	accurate as p space is nee Answer every	possible. ded, atta question	If two married people ar ch another sheet to this	e filing together, b form. On the top of	oth are ed f any addi	qually r tional μ	esponsible fo pages, write y	r supplying correct our name and case
Par 1.	t 1: Describe Is this a joint ca	Your Househ	ıold						
	□ No. Go to line								
	Yes. Does De	ebtor 2 live in	a separ	ate household?					
	■ No □ Yes. □	Debtor 2 must	file Offici	al Form 106J-2, <i>Expense</i> s	for Separate House	ehold of De	ebtor 2.		
2.	Do you have de	nendents?	□ No		•				
	Do not list Debto Debtor 2.	•	Yes.	Fill out this information for each dependent	Dependent's relat Debtor 1 or Debto			Dependent's ge	Does dependent live with you?
	Do not state the								□ No
	dependents nam	ies.			Granddaughte	er	2	20	■ Yes
									□ No
									☐ Yes ☐ No
									☐ No☐ Yes
									□ No
									☐ Yes
3.	Do your expens expenses of per yourself and yo	ople other th	an 🗂	No Yes					
Par	t 2: Estimate	Your Ongoin	g Monthl	y Expenses					
exp	imate your expen	ses as of you	ur bankrı	uptcy filing date unless y y is filed. If this is a supp					
the	value of such as			government assistance i				V2	
(Of	ficial Form 106l.)							Your expe	enses
4.	The rental or ho payments and ar			ses for your residence. In	nclude first mortgag	e 4.	\$		1,964.15
	If not included i	n line 4:							
	4a. Real estat	e taxes				4a.	\$		0.00
		homeowner's,	or renter	's insurance		4b.			135.78
				ıpkeep expenses		4c.	· —		65.00
_				dominium dues our residence, such as ho	mo oquity loons	4d. 5.			39.00 480.58
ວ.	AUGUTIONAL MORT	uage paymei	ars for VC	uu residence, such as ho	me equity loans	5	.To		4XU 5X

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	tor 1	Delores		0		
Dep	tor 2	George	Diokes	Case num	ber (if known)	
6.	Utilit	ies:				
- '	6a.		heat, natural gas	6a.	\$	250.00
	6b.	Water, sev	ver, garbage collection	6b.	\$	98.00
	6c.		e, cell phone, Internet, satellite, and cable services	6c.	\$	290.00
	6d.	Other. Spe	ecify:	6d.	\$	0.00
7.	Food		ekeeping supplies	7.	\$	750.00
8.			hildren's education costs	8.	\$	0.00
9.	Cloth	hing, laund	ry, and dry cleaning	9.	\$	125.00
10.		•	products and services	10.	\$	100.00
			ntal expenses	11.	· · · · · · · · · · · · · · · · · · ·	300.00
			Include gas, maintenance, bus or train fare.			
			ar payments.	12.	\$	250.00
13.			clubs, recreation, newspapers, magazines, and books	13.	\$	50.00
			ributions and religious donations	14.	\$	20.00
15.	Insur	rance.	•			
			surance deducted from your pay or included in lines 4 or 2			
	15a.	Life insura	nce	15a.	\$	77.80
	15b.	Health ins	urance	15b.	\$	0.00
	15c.	Vehicle in:	surance	15c.	\$	100.00
	15d.	Other insu	rance. Specify: Medicare Insurance Delores	15d.	\$	104.90
		Medicare	e Insurance George		\$	104.90
			e prescription drug plan Delores		\$	54.70
			prescription drug plan George		\$	52.20
16.	Taxe		clude taxes deducted from your pay or included in lines 4	or 20.		
	Spec	eify:	· · · ·	16.	\$	0.00
17.			ease payments: ents for Vehicle 1	17a.	\$	0.00
			ents for Vehicle 2	17b.		
					·	0.00
		Other. Spe	· ·	17c.	· -	0.00
4.0		Other. Spe	·	17d.	>	0.00
18.			of alimony, maintenance, and support that you did no		\$	0.00
10			your pay on line 5, Schedule I, Your Income (Official Fo	Jiiii 1001 <i>j</i> .	\$	
19.			s you make to support others who do not live with you		Φ	0.00
20	Spec	,	erty expenses not included in lines 4 or 5 of this form	19.	our Incomo	
20.			s on other property	20a.		0.00
		Real estat		20a. 20b.	· -	
				20b. 20c.	*	0.00
			nomeowner's, or renter's insurance		·	0.00
			nce, repair, and upkeep expenses	20d.	·	0.00
0.4			er's association or condominium dues	20e.	· .	0.00
21.	Othe	r: Specify:		21.	+\$	0.00
22.	Calc	ulate vour	monthly expenses			
		•	through 21.		\$	5,412.01
			2 (monthly expenses for Debtor 2), if any, from Official For	m 106J-2	\$	
			a and 22b. The result is your monthly expenses.		\$	5,412.01
00			• • •			, -
23.			monthly net income.	22	Φ.	
			12 (your combined monthly income) from Schedule I.	23a.	·	4,807.97
	23b.	Copy your	monthly expenses from line 22c above.	23b.	-\$	5,412.01
	230	Subtract v	our monthly expenses from your monthly income.			
	230.		is your <i>monthly net income</i> .	23c.	\$	-604.04
		THE TESUIL	is your monuny neumoonie.			
24.			an increase or decrease in your expenses within the you expect to finish paying for your car loan within the year or do you			rease or decrease because of a
			terms of your mortgage?	a expect your mongage	payment to MC	rease of decrease because of a
	■ No		, , ,			
			Frankia hana			
	□ Ye	es.	Explain here:			

Fill in this infor	mation to identify your	case:	
Debtor 1	Delores Stokes		
200.0.	First Name	Middle Name Last Name	-
Debtor 2	George Stokes		
(Spouse if, filing)	First Name	Middle Name Last Name	-
United States Ba	ankruptcy Court for the:	NORTHERN DISTRICT OF ILLINOIS, EASTERN DIVISION	_
Case number			
(if known)			☐ Check if this is an amended filing
If two married po You must file thi	eople are filing togethe	n Individual Debtor's Schedules t, both are equally responsible for supplying correct information le bankruptcy schedules or amended schedules. Making a false to connection with a bankruptcy case can result in fines up to \$2 519, and 3571.	n. e statement, concealing property, or
Sig	n Below		
Did you pa	y or agree to pay some	one who is NOT an attorney to help you fill out bankruptcy forn	ns?
■ No			
☐ Yes. I	Name of person		n Bankruptcy Petition Preparer's Notice, ration, and Signature (Official Form 119)
•	alty of perjury, I declare e true and correct.	that I have read the summary and schedules filed with this decl	laration and
X /s/ Del	ores Stokes	X /s/ George Stokes	
	s Stokes	George Stokes	
Signatu	re of Debtor 1	Signature of Debtor 2	
Date	August 19, 2016	Date August 19, 2016	

Fill in	this inforr	nation to identify you	r case:			
Debto		Delores Stokes				
		First Name	Middle Name	Last Name		
Debto	or 2 e if, filing)	George Stokes First Name	Middle Name	Last Name		
(Spousi	a II, IIIIIIg)	First Name				
United	d States Ba	nkruptcy Court for the:	NORTHERN DISTRICT (OF ILLINOIS, EASTERN DIV	SION	
Case (if know	number _				_	heck if this is an mended filing
Stat	ement			duals Filing for B	ankruptcy	4/16
nform	nation. If m		attach a separate sheet to		v additional pages, write you	
Part 1	Give D	etails About Your Ma	rital Status and Where You	Lived Before		
ı. W	/hat is you	r current marital statu	ıs?			
	■ Married ■ Not mai	ried				
2. D	uring the l	ast 3 years, have you	lived anywhere other than	where you live now?		
			-			
_	No Yes. Lis	t all of the places you l	ived in the last 3 years. Do no	ot include where you live now		
I	Debtor 1 Pr	ior Address:	Dates Debtor 1 lived there	Debtor 2 Prior Ad	dress:	Dates Debtor 2 lived there
					ity property state or territory co, Texas, Washington and W	
I	■ No ■ Yes. Ma	ake sure you fill out <i>Scl</i>	nedule H: Your Codebtors (O	fficial Form 106H).		
Part 2	Explai	n the Sources of You	r Income			
F	ill in the tota	al amount of income yo	u received from all jobs and a	ng a business during this yeall businesses, including partetogether, list it only once ur		ndar years?
] No					
	Yes. Fil	in the details.				
			Debtor 1		Debtor 2	
			Sources of income Check all that apply.	Gross income (before deductions and exclusions)	Sources of income Check all that apply.	Gross income (before deductions and exclusions)
	st calenda ary 1 to De	r year: cember 31, 2015)	☐ Wages, commissions, bonuses, tips	\$8,207.00	☐ Wages, commissions, bonuses, tips	\$0.00
			Operating a business		☐ Operating a business	

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Document Page 55 of 74 **Delores Stokes** Debtor 1 Debtor 2 **George Stokes** Case number (if known) Debtor 1 Debtor 2 Sources of income **Gross income** Sources of income **Gross income** Check all that apply. (before deductions and Check all that apply. (before deductions exclusions) and exclusions) For the calendar year before that: \$9,601.00 \$0.00 ☐ Wages, commissions, □ Wages, commissions, (January 1 to December 31, 2014) bonuses, tips bonuses, tips ☐ Operating a business Operating a business Did you receive any other income during this year or the two previous calendar years? Include income regardless of whether that income is taxable. Examples of other income are alimony; child support; Social Security, unemployment, and other public benefit payments; pensions; rental income; interest; dividends; money collected from lawsuits; royalties; and gambling and lottery winnings. If you are filing a joint case and you have income that you received together, list it only once under Debtor 1. List each source and the gross income from each source separately. Do not include income that you listed in line 4. Yes. Fill in the details. Debtor 1 Debtor 2 Sources of income **Gross income from** Sources of income **Gross income** Describe below. Describe below. each source (before deductions (before deductions and and exclusions) exclusions) From January 1 of current year until grand daughter SSI \$3,402.69 the date you filed for bankruptcy: \$6,289.50 \$0.00 **Retirement Income SSI Benefits** \$10,737.30 **SSI Benefits** \$13,208.30 For last calendar year: **SSI Benefits** \$41,050.00 **SSI Benefits** \$0.00 (January 1 to December 31, 2015) \$0.00 **Retirement Income** \$13,755.00 For the calendar year before that: **SSI Benefits** \$40,366.00 **SSI Benefits** \$0.00 (January 1 to December 31, 2014) \$0.00 **Retirement Income** \$16.013.00 \$0.00 \$33,381.00 annuity Part 3: List Certain Payments You Made Before You Filed for Bankruptcy Are either Debtor 1's or Debtor 2's debts primarily consumer debts? Neither Debtor 1 nor Debtor 2 has primarily consumer debts. Consumer debts are defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose."

During the 90 days before you filed for bankruptcy, did you pay any creditor a total of \$6,425* or more?

□ No. Go to line 7.

□ Yes List below each creditor to whom you paid a total of \$6,425* or more in one or more payments and the total amount you paid that creditor. Do not include payments for domestic support obligations, such as child support and alimony. Also, do not include payments to an attorney for this bankruptcy case.

^{*} Subject to adjustment on 4/01/19 and every 3 years after that for cases filed on or after the date of adjustment.

Entered 08/19/16 13:28:07 Case 16-26685 Doc 1 Filed 08/19/16 Desc Main Page 56 of 74 Document **Delores Stokes** Debtor 1 Debtor 2 **George Stokes** Case number (if known) Yes. Debtor 1 or Debtor 2 or both have primarily consumer debts. During the 90 days before you filed for bankruptcy, did you pay any creditor a total of \$600 or more? No. Go to line 7. ☐ Yes List below each creditor to whom you paid a total of \$600 or more and the total amount you paid that creditor. Do not include payments for domestic support obligations, such as child support and alimony. Also, do not include payments to an attorney for this bankruptcy case. Creditor's Name and Address **Dates of payment** Total amount Amount you Was this payment for ... paid still owe Within 1 year before you filed for bankruptcy, did you make a payment on a debt you owed anyone who was an insider? Insiders include your relatives; any general partners; relatives of any general partners; partnerships of which you are a general partner; corporations of which you are an officer, director, person in control, or owner of 20% or more of their voting securities; and any managing agent, including one for a business you operate as a sole proprietor. 11 U.S.C. § 101. Include payments for domestic support obligations, such as child support and alimony. No Yes. List all payments to an insider. **Insider's Name and Address** Dates of payment **Total amount** Amount you Reason for this payment still owe paid Within 1 year before you filed for bankruptcy, did you make any payments or transfer any property on account of a debt that benefited an insider? Include payments on debts guaranteed or cosigned by an insider. Yes. List all payments to an insider Insider's Name and Address Dates of payment Total amount Amount you Reason for this payment paid still owe Include creditor's name Part 4: Identify Legal Actions, Repossessions, and Foreclosures Within 1 year before you filed for bankruptcy, were you a party in any lawsuit, court action, or administrative proceeding? List all such matters, including personal injury cases, small claims actions, divorces, collection suits, paternity actions, support or custody modifications, and contract disputes. Nο Yes. Fill in the details. Nature of the case Status of the case Case title Court or agency Case number Barclays Bank Delaware vs George collections **Kane County** □ Pending **Stokes** 100 S Third Stret □ On appeal 16 SC 1997 Geneva, IL 60134 □ Concluded 10. Within 1 year before you filed for bankruptcy, was any of your property repossessed, foreclosed, garnished, attached, seized, or levied? Check all that apply and fill in the details below. No. Go to line 11. Yes. Fill in the information below. **Creditor Name and Address Describe the Property** Value of the Date property **Explain what happened**

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	otor 1 otor 2	Delores Stokes George Stokes			ase number	(if known)	
11.	accou	n 90 days before you filed for bank unts or refuse to make a payment b No		did any creditor, including a bank or f you owed a debt?	financial ins	titution, set off any a	amounts from your
		Yes. Fill in the details.					
	Cred	litor Name and Address	De	scribe the action the creditor took		Date action was taken	Amount
12.	court	-appointed receiver, a custodian, o		as any of your property in the posses er official?	ssion of an a	ssignee for the bend	efit of creditors, a
	_	No Yes					
Par	t 5:	List Certain Gifts and Contribution	ıs				
13.	I	n 2 years before you filed for bankr No Yes. Fill in the details for each gift.	uptcy, (did you give any gifts with a total valu	ie of more th	nan \$600 per person	?
		with a total value of more than \$60 person	00	Describe the gifts		Dates you gave the gifts	Value
	Pers Addr	on to Whom You Gave the Gift and ress:					
14.	_	n 2 years before you filed for bankr No	uptcy,	did you give any gifts or contributions	s with a tota	I value of more than	\$600 to any charity?
		Yes. Fill in the details for each gift or c	contribut	ion.			
	more Char	or contributions to charities that the than \$600 city's Name (PSS (Number, Street, City, State and ZIP Code		Describe what you contributed		Dates you contributed	Value
	chui			\$20 per month in the last 12 mo	onths	last 12 mos	\$240.00
Par	Within or gar	List Certain Losses n 1 year before you filed for bankrumbling? No Yes. Fill in the details. cribe the property you lost and the loss occurred	Descri Include	since you filed for bankruptcy, did you be any insurance coverage for the lose the amount that insurance has paid. List one claims on line 33 of Schadule A/R: E	ss st pending	hing because of the Date of your loss	ft, fire, other disaster Value of property lost
				nce claims on line 33 of Schedule A/B: F	Property.		
	Within	ulted about seeking bankruptcy or	ptcy, di prepari	id you or anyone else acting on your ling a bankruptcy petition? s, or credit counseling agencies for serv	. ,	,, ,	rty to anyone you
	_	No					
		Yes. Fill in the details.		Description and 1		D-1 1	
	Addr Emai	on Who Was Paid ress il or website address on Who Made the Payment, if Not N	/ou	Description and value of any prope transferred	erty	Date payment or transfer was made	Amount of payment

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Debtor 1 Delores Stokes
Debtor 2 George Stokes

Case number (if known)

	Person Who Was Paid Address Email or website address Person Who Made the Payment, if Not You	Description and variansferred	Description and value of any property transferred			Amount of payment
	Costello & Costello 19 N. Western Ave. (RT 31) Carpentersville, IL 60110 Carpentersville, IL 60110 steve@costellolaw.com	Attorney Fees			\$1,500 plus court costs paid prior to filing.	\$1,835.00
	Summit Financial Education	\$9.95 for requir	ed credit counse	eling	Prior to filing.	\$9.95
	summitfe.org					
	Within 1 year before you filed for bankruptcy promised to help you deal with your creditor Do not include any payment or transfer that you No	s or to make payments			r transfer any prope	rty to anyone who
	Yes. Fill in the details.					
	Person Who Was Paid Address	Description and value transferred	alue of any proper	rty	Date payment or transfer was made	Amount of payment
	Within 2 years before you filed for bankrupto transferred in the ordinary course of your but Include both outright transfers and transfers may include gifts and transfers that you have already No Yes. Fill in the details.	siness or financial affa de as security (such as	airs? the granting of a sec			
	Person Who Received Transfer Address	Description and very property transfer			any property or received or debts change	Date transfer was made
	Person's relationship to you					
	Within 10 years before you filed for bankrupt beneficiary? (These are often called asset-prot ■ No ■ Yes. Fill in the details.		y property to a sel	f-settled tru	st or similar device	of which you are a
	Name of trust	Description and v	alue of the proper	ty transferre	ed	Date Transfer was made
Par	t 8: List of Certain Financial Accounts, Inst	truments, Safe Deposi	t Boxes, and Stora	ge Units		
	Within 1 year before you filed for bankruptcy sold, moved, or transferred? Include checking, savings, money market, or houses, pension funds, cooperatives, associ No Yes. Fill in the details.	other financial accou	nts; certificates of			, ,
		Last 4 digits of account number	Type of account instrument	clo mo	te account was sed, sold, ved, or nsferred	Last balance before closing or transfer

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Debtor 1 Delores Stokes
Debtor 2 George Stokes

Case number (if known)

21.	•	you now have, or did you have within 1 year h, or other valuables?	before you filed for bankruptcy, ar	ny s	afe deposit box or other deposito	ory for securities,
		No				
		Yes. Fill in the details.				
		me of Financial Institution dress (Number, Street, City, State and ZIP Code)	Who else had access to it? Address (Number, Street, City, State and ZIP Code)	De	scribe the contents	Do you still have it?
22.	Hav	e you stored property in a storage unit or pla	ace other than your home within 1	yea	ar before you filed for bankruptcy	?
		No				
		Yes. Fill in the details.				
		me of Storage Facility dress (Number, Street, City, State and ZIP Code)	Who else has or had access to it? Address (Number, Street, City, State and ZIP Code)	De	scribe the contents	Do you still have it?
Par	t 9:	Identify Property You Hold or Control for S	Someone Else			
		_				
23.		you hold or control any property that someon someone.	ne else owns? Include any propert	ty yo	ou borrowed from, are storing for	, or hold in trust
		No				
	ш	Yes. Fill in the details.				
		rner's Name dress (Number, Street, City, State and ZIP Code)	Where is the property? (Number, Street, City, State and ZIP Code)	De	scribe the property	Value
Par	t 10:	Give Details About Environmental Informa	ition			
or	the p	ourpose of Part 10, the following definitions a	apply:			
	toxi regu	rironmental law means any federal, state, or l c substances, wastes, or material into the ai ulations controlling the cleanup of these sub	r, land, soil, surface water, ground estances, wastes, or material.	lwat	ter, or other medium, including st	atutes or
		means any location, facility, or property as on wn, operate, or utilize it, including disposal s	-	aw,	whether you now own, operate, o	or utilize it or used
		<i>ardous material</i> means anything an environr ardous material, pollutant, contaminant, or s		wa	ste, hazardous substance, toxic s	substance,
Rep	ort a	Il notices, releases, and proceedings that yo	u know about, regardless of when	the	ey occurred.	
24.	Has	any governmental unit notified you that you	may be liable or potentially liable	unc	der or in violation of an environme	ental law?
		No				
		Yes. Fill in the details.				
		me of site dress (Number, Street, City, State and ZIP Code)	Governmental unit Address (Number, Street, City, State and ZIP Code)	t	Environmental law, if you know it	Date of notice
25.	Hav	e you notified any governmental unit of any	·			
		No				
		No Yes. Fill in the details.				
	<u>.</u>					5
		me of site dress (Number, Street, City, State and ZIP Code)	Governmental unit Address (Number, Street, City, State and ZIP Code)	t	Environmental law, if you know it	Date of notice

Case 16-26685 Doc 1 Filed 08/19/16 Entered 08/19/16 13:28:07 Page 60 of 74 Document Debtor 1 **Delores Stokes** Debtor 2 **George Stokes** Case number (if known) 26. Have you been a party in any judicial or administrative proceeding under any environmental law? Include settlements and orders. Yes. Fill in the details. **Case Title** Nature of the case Status of the Court or agency **Case Number** Name case Address (Number, Street, City, State and ZIP Code) Part 11: Give Details About Your Business or Connections to Any Business 27. Within 4 years before you filed for bankruptcy, did you own a business or have any of the following connections to any business? ☐ A sole proprietor or self-employed in a trade, profession, or other activity, either full-time or part-time A member of a limited liability company (LLC) or limited liability partnership (LLP) ■ A partner in a partnership ☐ An officer, director, or managing executive of a corporation ☐ An owner of at least 5% of the voting or equity securities of a corporation No. None of the above applies. Go to Part 12. Yes. Check all that apply above and fill in the details below for each business. Describe the nature of the business **Employer Identification number Business Name** Address Do not include Social Security number or ITIN. (Number, Street, City, State and ZIP Code) Name of accountant or bookkeeper Dates business existed 28. Within 2 years before you filed for bankruptcy, did you give a financial statement to anyone about your business? Include all financial institutions, creditors, or other parties. No Yes. Fill in the details below. Name **Date Issued** Address (Number, Street, City, State and ZIP Code) Part 12: Sign Below I have read the answers on this Statement of Financial Affairs and any attachments, and I declare under penalty of perjury that the answers are true and correct. I understand that making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571. /s/ Delores Stokes /s/ George Stokes **Delores Stokes George Stokes** Signature of Debtor 2 Signature of Debtor 1 Date August 19, 2016 Date August 19, 2016 Did you attach additional pages to Your Statement of Financial Affairs for Individuals Filing for Bankruptcy (Official Form 107)? No ☐ Yes Did you pay or agree to pay someone who is not an attorney to help you fill out bankruptcy forms? ☐ Yes. Name of Person . Attach the Bankruptcy Petition Preparer's Notice, Declaration, and Signature (Official Form 119).

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Debtor 1	Delores Stokes			
	First Name	Middle Name	Last Name	
Debtor 2	George Stokes			
Spouse if, filing)	First Name	Middle Name	Last Name	
United States Ba	ankruptcy Court for the:	NORTHERN DISTRICT	OF ILLINOIS, EASTERN DIVISION	
if known)				☐ Check if this is a amended filing

Official Form 108

Statement of Intention for Individuals Filing Under Chapter 7

12/15

If you are an individual filing under chapter 7, you must fill out this form if:

- creditors have claims secured by your property, or
- you have leased personal property and the lease has not expired.

You must file this form with the court within 30 days after you file your bankruptcy petition or by the date set for the meeting of creditors, whichever is earlier, unless the court extends the time for cause. You must also send copies to the creditors and lessors you list on the form

If two married people are filing together in a joint case, both are equally responsible for supplying correct information. Both debtors must sign and date the form.

Be as complete and accurate as possible. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known).

Part 1: List Your Creditors Who Have Secured Claims

1. For any creditors that you listed in Part 1 of Schedule D: Creditors Who Have Claims Secured by Property (Official Form 106D), fill in the information below.

Identify the creditor and the property that is collateral	What do you intend to do with the property that secures a debt?	Did you claim the propert as exempt on Schedule C	
Creditor's Chase Mtg name:	☐ Surrender the property. ☐ Retain the property and redeem it.	□ No	
Description of property securing debt: 538 E Thornwood Dr. South Elgin, IL 60177 Kane County	 ■ Retain the property and enter into a Reaffirmation Agreement. □ Retain the property and [explain]: 	■ Yes	
Creditor's Jpm Chase name:	☐ Surrender the property. ☐ Retain the property and redeem it.	□ No	
Description of property securing debt: 538 E Thornwood Dr. South Elgin, IL 60177 Kane County	■ Retain the property and enter into a Reaffirmation Agreement.□ Retain the property and [explain]:	■ Yes	

Part 2: List Your Unexpired Personal Property Leases

For any unexpired personal property lease that you listed in Schedule G: Executory Contracts and Unexpired Leases (Official Form 106G), fill in the information below. Do not list real estate leases. Unexpired leases are leases that are still in effect; the lease period has not yet ended. You may assume an unexpired personal property lease if the trustee does not assume it. 11 U.S.C. § 365(p)(2).

Describe your unexpired personal property leases

Will the lease be assumed?

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Debt Debt		Delores Stokes George Stokes	Case number (if known)	
1 000	or's na			
		of leased	□ No	
	erty:		☐ Yes	
	or's na		□ No	
	erty:	of leased	☐ Yes	
	or's na		□ No	
	cription erty:	of leased	☐ Yes	
	or's na		□ No	
	erty:	of leased	☐ Yes	
	or's na		□ No	
	erty:	of leased	☐ Yes	
	or's na		□ No	
	erty:	of leased	☐ Yes	
	or's na		□ No	
Prop		of leased	☐ Yes	
Part	3: 8	Sign Below		
Unde	er pena	alty of perjury, I declare that I have inc at is subject to an unexpired lease.	ated my intention about any property of my estate that secures a debt and any perso	onal
_	-	elores Stokes	X /s/ George Stokes	
		res Stokes	George Stokes	
	Signa	ture of Debtor 1	Signature of Debtor 2	
	Date	August 19, 2016	Date August 19, 2016	

Notice Required by 11 U.S.C. § 342(b) for Individuals Filing for Bankruptcy (Form 2010)

This notice is for you if:

You are an individual filing for bankruptcy, and

Your debts are primarily consumer debts. Consumer debts are defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose."

The types of bankruptcy that are available to individuals

Individuals who meet the qualifications may file under one of four different chapters of Bankruptcy Code:

Chapter 7 - Liquidation

Chapter 11 - Reorganization

Chapter 12 - Voluntary repayment plan for family farmers or fishermen

Chapter 13 - Voluntary repayment plan for individuals with regular income

You should have an attorney review your decision to file for bankruptcy and the choice of chapter.

Chapter 7:	Liquidation
\$245	filing fee
\$75	administrative fee
+ \$15	trustee surcharge
\$335	total fee

Chapter 7 is for individuals who have financial difficulty preventing them from paying their debts and who are willing to allow their nonexempt property to be used to pay their creditors. The primary purpose of filing under chapter 7 is to have your debts discharged. The bankruptcy discharge relieves you after bankruptcy from having to pay many of your pre-bankruptcy debts. Exceptions exist for particular debts, and liens on property may still be enforced after discharge. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

However, if the court finds that you have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge.

You should know that even if you file chapter 7 and you receive a discharge, some debts are not discharged under the law. Therefore, you may still be responsible to pay:

most taxes;

most student loans;

domestic support and property settlement obligations;

most fines, penalties, forfeitures, and criminal restitution obligations; and

certain debts that are not listed in your bankruptcy papers.

You may also be required to pay debts arising from:

fraud or theft:

fraud or defalcation while acting in breach of fiduciary capacity;

intentional injuries that you inflicted; and

death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs.

If your debts are primarily consumer debts, the court can dismiss your chapter 7 case if it finds that you have enough income to repay creditors a certain amount. You must file *Chapter 7 Statement of Your Current Monthly Income* (Official Form 122A–1) if you are an individual filing for bankruptcy under chapter 7. This form will determine your current monthly income and compare whether your income is more than the median income that applies in your state.

If your income is not above the median for your state, you will not have to complete the other chapter 7 form, the *Chapter 7 Means Test Calculation* (Official Form 122A–2).

If your income is above the median for your state, you must file a second form —the *Chapter 7 Means Test Calculation* (Official Form 122A–2). The calculations on the form— sometimes called the *Means Test*—deduct from your income living expenses and payments on certain debts to determine any amount available to pay unsecured creditors. If

your income is more than the median income for your state of residence and family size, depending on the results of the *Means Test*, the U.S. trustee, bankruptcy administrator, or creditors can file a motion to dismiss your case under § 707(b) of the Bankruptcy Code. If a motion is filed, the court will decide if your case should be dismissed. To avoid dismissal, you may choose to proceed under another chapter of the Bankruptcy Code.

If you are an individual filing for chapter 7 bankruptcy, the trustee may sell your property to pay your debts, subject to your right to exempt the property or a portion of the proceeds from the sale of the property. The property, and the proceeds from property that your bankruptcy trustee sells or liquidates that you are entitled to, is called *exempt property*. Exemptions may enable you to keep your home, a car, clothing, and household items or to receive some of the proceeds if the property is sold.

Exemptions are not automatic. To exempt property, you must list it on *Schedule C: The Property You Claim as Exempt* (Official Form 106C). If you do not list the property, the trustee may sell it and pay all of the proceeds to your creditors.

Chapter 11: Reorganization

\$1,167 filing fee

+ \$550 administrative fee \$1,717 total fee

Chapter 11 is often used for reorganizing a business, but is also available to individuals. The provisions of chapter 11 are too complicated to summarize briefly.

Read These Important Warnings

Because bankruptcy can have serious long-term financial and legal consequences, including loss of your property, you should hire an attorney and carefully consider all of your options before you file. Only an attorney can give you legal advice about what can happen as a result of filing for bankruptcy and what your options are. If you do file for bankruptcy, an attorney can help you fill out the forms properly and protect you, your family, your home, and your possessions.

Although the law allows you to represent yourself in bankruptcy court, you should understand that many people find it difficult to represent themselves successfully. The rules are technical, and a mistake or inaction may harm you. If you file without an attorney, you are still responsible for knowing and following all of the legal requirements.

You should not file for bankruptcy if you are not eligible to file or if you do not intend to file the necessary documents.

Bankruptcy fraud is a serious crime; you could be fined and imprisoned if you commit fraud in your bankruptcy case. Making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

Chapter 12: Repayment plan for family farmers or fishermen

	\$200	filing fee
+	\$75	administrative fee
	\$275	total fee

Similar to chapter 13, chapter 12 permits family farmers and fishermen to repay their debts over a period of time using future earnings and to discharge some debts that are not paid.

Chapter 13: Repayment plan for individuals with regular income

	\$235	filing fee
+	\$75	administrative fee
	\$310	total fee

Chapter 13 is for individuals who have regular income and would like to pay all or part of their debts in installments over a period of time and to discharge some debts that are not paid. You are eligible for chapter 13 only if your debts are not more than certain dollar amounts set forth in 11 U.S.C. § 109.

Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, usually using your future earnings. If the court approves your plan, the court will allow you to repay your debts, as adjusted by the plan, within 3 years or 5 years, depending on your income and other factors.

After you make all the payments under your plan, many of your debts are discharged. The debts that are not discharged and that you may still be responsible to pay include:

domestic support obligations,

most student loans,

certain taxes,

debts for fraud or theft,

debts for fraud or defalcation while acting in a fiduciary capacity,

most criminal fines and restitution obligations,

certain debts that are not listed in your bankruptcy papers,

certain debts for acts that caused death or personal injury, and

certain long-term secured debts.

Warning: File Your Forms on Time

Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information about your creditors, assets, liabilities, income, expenses and general financial condition. The court may dismiss your bankruptcy case if you do not file this information within the deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court.

For more information about the documents and their deadlines, go to: http://www.uscourts.gov/bkforms/bankruptcy_forms.html#procedure.

Bankruptcy crimes have serious consequences

If you knowingly and fraudulently conceal assets or make a false oath or statement under penalty of perjury—either orally or in writing—in connection with a bankruptcy case, you may be fined, imprisoned, or both.

All information you supply in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the U.S. Trustee, the Office of the U.S. Attorney, and other offices and employees of the U.S. Department of Justice.

Make sure the court has your mailing address

The bankruptcy court sends notices to the mailing address you list on *Voluntary Petition for Individuals Filing for Bankruptcy* (Official Form 101). To ensure that you receive information about your case, Bankruptcy Rule 4002 requires that you notify the court of any changes in your address.

A married couple may file a bankruptcy case together—called a *joint case*. If you file a joint case and each spouse lists the same mailing address on the bankruptcy petition, the bankruptcy court generally will mail you and your spouse one copy of each notice, unless you file a statement with the court asking that each spouse receive separate copies.

Understand which services you could receive from credit counseling agencies

The law generally requires that you receive a credit counseling briefing from an approved credit counseling agency. 11 U.S.C. § 109(h). If you are filing a joint case, both spouses must receive the briefing. With limited exceptions, you must receive it within the 180 days *before* you file your bankruptcy petition. This briefing is usually conducted by telephone or on the Internet.

In addition, after filing a bankruptcy case, you generally must complete a financial management instructional course before you can receive a discharge. If you are filing a joint case, both spouses must complete the course.

You can obtain the list of agencies approved to provide both the briefing and the instructional course from: http://justice.gov/ust/eo/hapcpa/ccde/cc_approved.html

In Alabama and North Carolina, go to: http://www.uscourts.gov/FederalCourts/Bankruptcy/Bankruptcy/BankruptcyResources/ApprovedCredit AndDebtCounselors.aspx.

If you do not have access to a computer, the clerk of the bankruptcy court may be able to help you obtain the list. Case 16-26685 Doc 1 Filed 08/19/16 Entered 08/19/16 13:28:07 Desc Main Document Page 67 of 74

B2030 (Form 2030) (12/15)

United States Bankruptcy Court Northern District of Illinois, Eastern Division

In	_	elores Stokes eorge Stokes					Case No.		
	<u> </u>	eorge otokes			Debtor(s)		Chapter	7	
		DIC	T O	CLIDE OF COMPE		TODNEN I	OD DE	DEOD (C)	
		DISC	CLO	SURE OF COMPE	INSATION OF AT	TORNEY	OR DE	BTOR(S)	
1.	compe	ensation paid to	me w	9(a) and Fed. Bankr. P. 2016 ithin one year before the filic debtor(s) in contemplation	ng of the petition in bankru	uptcy, or agreed	to be paid	to me, for services	
	F	or legal services	s, I ha	ve agreed to accept		\$		1,500.00	
	P	rior to the filing	of th	is statement I have received		\$		1,500.00	
	В	Balance Due				\$		0.00	
2.	The so	ource of the com	pensa	ntion paid to me was:					
		Debtor		Other (specify):					
3.	The so	ource of compen	satio	n to be paid to me is:					
		Debtor		Other (specify):					
4.	■ Ih	nave not agreed	to sha	are the above-disclosed comp	pensation with any other pe	erson unless the	y are meml	pers and associates	of my law firm.
				he above-disclosed compens together with a list of the na					law firm. A
5.	In retu	urn for the abov	e-disc	losed fee, I have agreed to r	ender legal service for all a	aspects of the ba	nkruptcy c	ase, including:	
	b. Pre c. Re	eparation and fil	ing of the de as nee		tement of affairs and plan	which may be re	equired;		ıkruptcy;
5.	By agr	Representa any other a filing of rea	ation Idver Iffirm	or(s), the above-disclosed for of the debtors in any distance proceeding: negot nation agreements and a) for avoidance of liens	schargeability actions, iations with secured cr applications as needed	, judicial lien a reditors to rec	luce to m	arket value; prej	paration and
					CERTIFICATION				
this		fy that the foreg ptcy proceeding		s a complete statement of ar	ny agreement or arrangeme	ent for payment	o me for re	epresentation of the	debtor(s) in
	Augus	st 19, 2016			/s/ Stephen 、	J. Costello			
_	Date					Costello 61873	15		
					Signature of A Costello & C	Costello			
						rn Ave. (RT 31)		
						ille, IL 60110 4 Fax: 847-42	8-4694		
					steve@coste	ellolaw.com			
					Name of law fi	ırm			

CONTRACT FOR LEGAL SERVICES

The undersigned (hereinafter referred to as "client") hereby enters into this Contract for legal services with the law firm of COSTELLO & COSTELLO P.C. (Hereinafter referred to as "firm") and hereby agrees as follows:

- 1. Client wishes to retain the law firm of COSTELLO & COSTELLO, P.C. to perform legal services in connection with a Chapter 7 Bankruptcy.
- 2. Firm's present schedule of fees regarding the preparation, filing and representation in Chapter 7 and the court filing fee for the following services are as follows:

a. Analysis of qualification for Chapter 7 (means test) - which shall mean that firm shall render an opinion of whether client qualifies for filing Chapter 7 under or if the filing of a chapter 7 for client would constitute an abuse of the provisions of Chapter 7 pursuant to Title 11 United States Code section 707(b).	\$500.00
 b. Preparation of documents for Chapter 7 filing which includes, the petition, schedules, statement of financial affairs, notice of intent, and other documents required for the filing of the chapter 7. 	\$500.00
c. Filing of Chapter 7 petition, schedules, etc with the court and attendance at the meeting with the trustee (also called 341 meeting or meeting of creditors).	\$500.00
d. Court filing fee.	\$335.00
Total fees and court filing fee.	\$1,835.00

- 3. Client hereby understands that firm will not perform any of the above services until the fees for such service, including court costs or filing fees, is fully paid and only after all information and/or documents and/or signatures required for such services and/or the preparation of each document is provided to firm. Firm reserves the right to raise the amount of firm's fees for any services should client not pay for such services or provide necessary information or documents or signatures within a reasonable time from the date of this Contract or should the bankruptcy laws, or rules or procedures of the court materially change after the date of this Contract. Client further understands that any fees are deemed earned when paid and client shall not be entitled to any refund of any portion of any fees paid for services performed by firm or if firm is unable to fully provide any such services due to failure of client to provide necessary information or documents or signatures.
- 4. Firm is under no obligation to represent client in any additional matters including any additional matters arising within the Chapter 7 proceeding or any other Chapter that this Chapter 7 proceeding may be converted into. Should firm choose to represent client in any additional matters arising within the chapter 7 proceeding or other bankruptcy proceeding that this Chapter 7 may be converted into including, but not limited to, objections to claims, adversary proceedings, amendments to schedules, petition or statement of affairs. motions or objections presented by creditors, trustee or Judge or other matters, shall be billed at the rate of \$275.00 per hour plus costs and expenses. Such additional fees shall be due and payable upon demand unless otherwise agreed in writing. Firm reserves the right to raise its hourly rate upon written notice to client.
- 5. Client will inform firm of any change of client's address or telephone number with the understanding that failure to do so will constitute default.
- 6. Client agrees to inform firm of any difficulties client may have in complying with this Contract and that this Contract may be altered changed or amended only by mutual agreement and approval by firm in writing

- 7. Client may terminate employment of firm at any time but such termination will not alter any rights or duties under this Contract and such termination does not reduce the amount owed to firm except by agreement in writing.
- 8. Client understands that any default under paragraph 4,5, 6, or 7 or should client fail to fully cooperate with firm or fail to provide accurate or complete information to firm or any trustee, judge, creditor or other claimant or any other entity at any time during firm's representation of client either before or after the filing of the chapter 7 bankruptcy, such may result in withdrawal by firm but such withdrawal will not alter any clients obligations under this Contract and such withdrawal does not reduce the amount owing to firm except by agreement in writing and does not entitle client to any refund of any fees paid for such services.
- 9. Client agrees that client is responsible for all costs of collection, including all court costs and reasonable attorney's fees incurred by firm in the collection of any sums due hereunder.
- 10. Client understands that from time to time an attorney from firm may be unavailable to appear in court or at other proceedings on client's behalf and hereby agrees that another attorney may be designated by firm to substitute for one of firm's attorney's at such court or other hearing.
- 11. To the extent that this Contract is signed herebelow by more than one individual, then "client" as used herein shall mean both the singular and plural of such term and both individuals agree that they are jointly and severally liable for all obligations contained herein including but not limited to all sums due from client as provided herein.
- 12. If client is a corporation and is signed herebelow by an officer of such corporation, then such person signing for client represents that he or she is a duly authorized officer of such corporation and is authorized to enter into this Contract on behalf of such corporation and bind such corporation thereto and further agrees that he or she personally and individually guarantees payment of all amounts due from client as provided herein including but not limited to all fees, costs and expenses provided in paragraph 2 hereinabove and further agrees that he or she is responsible for all costs of collection, including all court costs and reasonable attorney's fees incurred by firm in the collection of any sums due hereunder from either client or such person signing personally and individually.
- 13. Any provision of this Contract which may be adjudged to be unlawful or invalid by a court of law or becomes unlawful or invalid by operation of law or legislation, shall thereafter become null and void, but all other provisions of this Contract shall continue in full force and effect.

The undersigned have voluntarily entered into this Contract and by the undersigned's signature(s) below agree to all of the obligations rights and duties herein.

Dated this $\frac{1}{2}$ day of <u>August</u>,2016.

Agreed and signed:

Delores Stokes

Costello & Costello.

Stephen J

P.C. and Stephen J. Costello

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United States Bankruptcy Court Northern District of Illinois, Eastern Division

In 40	Delores Stokes		Case No.	
In re	George Stokes	Debtor(s)	Chapter	7
	V	TERIFICATION OF CREDITOR M	IATRIX	
		Number of	Creditors:	75
	The above-named Debtor((our) knowledge.	s) hereby verifies that the list of credit	tors is true and	correct to the best of my
Date:	August 19, 2016	/s/ Delores Stokes Delores Stokes Signature of Debtor		
Date:	August 19, 2016	/s/ George Stokes George Stokes		
		Signature of Debtor		

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ABC Denitstry & Orthodontics Jessica 80 W Hillcrest Blvd #212 Schaumburg, IL 60195 AFNI 1310 Martin Luther Drive P.O. Box 3517 Bloomington, IL 61702-3517 AMCA (Medical) PO Box 1235 Elmsford, NY 10523-0935

AMCA/Amer Medical Collection Agency 4 Westchester Plaza Suite 110 Elmsford, NY 10523 American Express Box 0001 Los Angeles, Ca 90096-0001 American Medical Collection Agenc 4 Westchester Plaza Suite 110 Elmsford, NY 10523

Amex Correspondence Po Box 981540 El Paso, TX 79998 Asset Recovery 2200 E Devon Ave Ste 200 Des Plaines, IL 60018-4501 AT & T Mobility PO Box 6416 Carol Stream, IL 60197-6416

AT&T P.O. Box 5080 Carol Stream, IL 60197-5080 Athletic and Therapeutic Inst 4947 Paysphere Circle Chicago, IL 60674 ATI Physical Therapy PO Box 371863 Pittsburgh, PA 15250

Barclaycard PO BOX 60517 City of Industry, CA 91716 Barclays Bank Delaware Po Box 8801 Wilmington, DE 19899 Blatt Hassenmiller Leibsker 10 S LaSalle Street Suite 2200 Chicago, IL 60603

CareCredit/Synchrony Bank Po Box 960061 Orlando, FL 32896-0061 Chase Card Services Attn: Correspondence Dept Po Box 15298 Wilmington, DE 19850 Chase Mtg Po Box 24696 Columbus, OH 43224

Citi Bank P O Box 790114 St Louis, Mo. 63179-0114 Citibank/The Home Depot Citicorp Credit Srvs/BK dept Po Box 790040 Saint Louis, MO 63179 Com Ed P O Box 6111 Carol Stream, II. 60197-6111

Comenity Bank Attn BK Dept PO Box 182789 Columbus, OH 43218 Credit Collection Services 725 Canton Street Norwood, MA 02062 Crown Asset Management 3100 Breckenridge Blvd Ste 725 Duluth, GA 30096

D & A Services 1400 E/ Touhy Ave Ste G2 Des Plaines, IL 60018 Diversified Consultant Dci Po Box 551268 Jacksonville, FL 32255 Diversified Consultants PO Box 551268 (ATT) Jacksonville, FL 32255-1268

ERC PO BOX 1259 Dept 98696 Oaks, PA 19456 ERC PO BOX 1259 Dept 98696 Oaks, PA 19456 FC&A 103 Clover Green Peachtree City, GA 30269 Case 16-26685 Doc 1 Filed 08/19/16 Entered 08/19/16 13:28:07 Desc Main Document Page 72 of 74

Fitsem Inc FMS In:
Midwest Pediatric endocrinology PO Box
PO BOX 6960 Tulsa, C
Villa Park, IL 60181

FMS Inc./Kohl's PO Box 707600 Tulsa, OK 74170-7600 Gettingon 3250 Ridgewood Road South Elgin, IL 60177

Gettingon Credit Account PO BOX 116 Newark, NJ 07101 Global Credit Collection PO Box 129 Linden, MI 48451-0129 Home Depot Credit Service Processing Center Des Moines, IA 50364

Jefferson Capital System 16 MCLeland Rd Saint Cloud, MN 56303 Jpm Chase Po Box 24696 Columbus, OH 43224 Keynote Consulting 220 West Campus Drive Suite 102 Arlington Heights, IL 60004

Keynote Consulting, INC 220 W. Campus Drive, Suite 102 Arlington Heights, IL 60004 Kohls/Capital One Po Box 3120 Milwaukee, WI 53201 LabCorp PO Box 2240 Burlington, NC 27216-2240

Law Offices of Joel Cardis, LLC 2006 Swede Rd., Suite 100 Norristown, PA 19401 LCA Collections Lab Corp Of America PO Box 2240 Burlington, NC 27216-2240 Malcolm S Gerald and Associates In 332 South Michigan Ave Ste 600 (St. Alexius Medical Center) Chicago, IL 60604-4318

MCSH of Prairie Stone, LLC (Merit Centers for Sleep Health) 1300 South Main St. South Elgin, IL 60177 Merchants Credit 223 W Jackson Blvd Ste 700 Chicago, IL 60606 Merit Sleep Technologies, INC 1300 South Main St. Lombard, IL 60148-4000

Midland Credit management Inc. 2365 Northside Drive, Suite 300 San Diego, CA 92108 Midland Funding 2365 Northside Dr Suite 300 San Diego, CA 92108 Millennium Financial Group of OK, L 3000 United Founders Blvd. Suite 219 Oklahoma City, OK 73112

Monarch Recovery Citibank P.O. Box 16119 Philadelphia, PA 19114-0589 Navy Federal Cr Union 820 Follin Ln Se Vienna, VA 22180 Navy Federal Cr Union 820 Follin Lane Se Vienna, VA 22180

Navy Federal Credit Union PO BOX 3500 Merrifield, VA 22119-3603 Navy Federal Credit Union Po Box 23603 Merrifield, VA 22119-3603 Nicor Gas Attn: Bankruptcy Dept. PO Box 549 Aurora, IL 60507

Nordstrom Fsb Correspondence Po Box 6555 Englewood, CO 80155 Northstar Credit Union (VISA) 3 S 555 Winfield Road Warrenville, IL 60555 Northstar Location Services Barclays Bank/Juniper 4285 Genesee Street Cheektowaga, NY 14225-1943 Case 16-26685 Doc 1 Filed 08/19/16 Entered 08/19/16 13:28:07 Desc Main Document Page 73 of 74

Northwestern Medical Faculty Founda 26609 Network PPlace Chicago, IL 60673-3000 Northwestern Medical Faculty Founda 38693 Eagle Way Chicago, IL 60678 Portfolio Recovery Attn: Bankruptcy Po Box 41067 Norfolk, VA 23541

POrtfolio Recovery 120 Corporate Blvd Norfolk, VA 23502 Southwest Credit 4120 International Pkwy Ste 1100 Carrollton, TX 75007-1958 Sunrise Credit Services, INC PO BOX 9100 Farmingdale, NY 11735

Synchrony Bank P.O. Box 965004 Orlando, FL 32896-5004 Synchrony Bank/Sams Club Attn: Bankruptcy Po Box 103104 Roswell, GA 30076 Transworld Systems Inc. 507 Prudential road Horsham, PA 19044

Transworld Systems, Inc Collection Agency 507 Prudential Road Horsham, PA 19044 University Of Illinois Patient Accounts PO Box 12199 Chicago, IL 60612-0199 Valley View Dental 3103 111th Street Suite 131 Naperville, IL 60564

Village of South Elgin 10 North Water Street South Elgin, IL 60177-1602 Vital Recovery Services, Inc (Comenity Bank) PO BOX 923748 Peachtree, GA 30010-3748

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STATEMENT OF INFORMATION REQUIRED BY 11 U.S.C. §341

INTRODUCTION

Pursuant to the Bankruptcy Reform Act of 1994, the Office of the United States Trustee, United States Department of Justice, has prepared this information sheet to help you understand some of the possible consequences of filing a bankruptcy petition under chapter 7 of the Bankruptcy Code. This information is intended to make you aware of...

- (1) the potential consequences of seeking a discharge in bankruptcy, including the effects on credit history;
- (2) the effect of receiving a discharge of debts
- (3) the effect of reaffirming a debt; and
- (4) your ability to file a petition under a different chapter of the Bankruptcy Code.

There are many other provisions of the Bankruptcy Code that may affect your situation. This information sheet contains only general principles of law and is not a substitute for legal advice. If you have questions or need further information as to how the bankruptcy laws apply to your specific case, you should consult with your lawyer.

WHAT IS A DISCHARGE?

The filing of a chapter 7 petition is designed to result in a discharge of most of the debts you listed on your bankruptcy schedules. A discharge is a court order that says you do not have to repay your debts, but there are a number of exceptions. Debts which may not be discharged in your chapter 7 case include, for example, most taxes, child support, alimony, and student loans; court-ordered fines and restitution; debts obtained through fraud or deception; and personal injury debts caused by driving while intoxicated or taking drugs. Your discharge may be denied entirely if you, for example, destroy or conceal property; destroy, conceal or falsify records; or make a false oath. Creditors cannot ask you to pay any debts which have been discharged. You can only receive a chapter 7 discharge once every eight (8) years.

WHAT ARE THE POTENTIAL EFFECTS OF A DISCHARGE?

The fact that you filed bankruptcy can appear on your credit report for as long as 10 years. Thus, filing a bankruptcy petition may affect your ability to obtain credit in the future. Also, you may not be excused from repaying any debts that were not listed on your bankruptcy schedules or that you incurred after you filed for bankruptcy.

WHAT ARE THE EFFECTS OF REAFFIRMING A DEBT?

After you file your petition, a creditor may ask you to reaffirm a certain debt or you may seek to do so on your own. Reaffirming a debt means that you sign and file with the court a legally enforceable document, which states that you promise to repay all or a portion of the debt that may otherwise have been discharged in your bankruptcy case. Reaffirmation agreements must generally be filed with the court within 60 days after the first meeting of the creditors.

Reaffirmation agreements are strictly voluntary — they are not required by the Bankruptcy Code or other state or federal law. You can voluntarily repay any debt instead of signing a reaffirmation agreement, but there may be valid reasons for wanting to reaffirm a particular debt.

Reaffirmation agreements must not impose an undue burden on you or your dependents and must be in your best interest. If you decide to sign a reaffirmation agreement, you may cancel it at any time before the court issues your discharge order or within sixty (60) days after the reaffirmation agreement was filed with the court, whichever is later. If you reaffirm a debt and fail to make the payments required in the reaffirmation agreement, the creditor can take action against you to recover any property that was given as security for the loan and you may remain personally liable for any remaining debt.

OTHER BANKRUPTCY OPTIONS

You have a choice in deciding what chapter of the Bankruptcy Code will best suit your needs. Even if you have already filed for relief under chapter 7, you may be eligible to convert your case to a different chapter.

Chapter 7 is the liquidation chapter of the Bankruptcy Code. Under chapter 7, a trustee is appointed to collect and sell, if economically feasible, all property you own that is not exempt from these actions.

Chapter 11 is the reorganization chapter most commonly used by businesses, but it is also available to individuals. Creditors vote on whether to accept or reject a plan, which also must be approved by the court. While the debtor normally remains in control of the assets, the court can order the appointment of a trustee to take possession and control of the business.

Chapter 12 offers bankruptcy relief to those who qualify as family farmers. Family farmers must propose a plan to repay their creditors over a three-to-five year period and it must be approved by the court. Plan payments are made through a chapter 12 trustee, who also monitors the debtor's farming operations during the pendency of the plan.

Finally, chapter 13 generally permits individuals to keep their property by repaying creditors out of their future income. Each chapter 13 debtor writes a plan which must be approved by the bankruptcy court. The debtor must pay the chapter 13 trustee the amounts set forth in their plan. Debtors receive a discharge after they complete their chapter 13 repayment plan. Chapter 13 is only available to individuals with regular income whose debts do not exceed \$1,347,500 (\$336,900 in unsecured debts and \$1,010,650 in secured debts).

AGAIN, PLEASE SPEAK TO YOUR LAWYER IF YOU NEED FURTHER INFORMATION OR EXPLANATION, INCLUDING HOW THE BANKRUPTCY LAWS RELATE TO YOUR SPECIFIC CASE.

/s/ Delores Stokes	August 19, 2016	/s/ George Stokes	August 19, 2016	
Debtor's Signature	Date	Joint Debtor's Signature	Date	